
State:	Pennsylvania	Filing Company:	American General Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.003 Other		
Product Name:	AGL Individual Long Term Care Insurance		
Project Name/Number:	AGL Rate Increase Filing Project/AGL RI7 PA		

Filing at a Glance

Company:	American General Life Insurance Company
Product Name:	AGL Individual Long Term Care Insurance
State:	Pennsylvania
TOI:	LTC03I Individual Long Term Care
Sub-TOI:	LTC03I.003 Other
Filing Type:	Rate - M.U. (Medically underwritten)
Date Submitted:	12/17/2018
SERFF Tr Num:	LTCG-131751689
SERFF Status:	Assigned
State Tr Num:	LTCG-131751689
State Status:	Received Review in Progress
Co Tr Num:	AGL RI7 PA
Implementation	05/01/2019
Date Requested:	
Author(s):	Melissa Rajsic-McLaughlin, Lisa Bauer, Chandler Rieder
Reviewer(s):	Jim Lavery (primary)
Disposition Date:	
Disposition Status:	
Implementation Date:	

State Filing Description:

Proposed 25% increase on 327 PA policyholders of American General's LTC Series 64028-PA and C12277-PA.

State: Pennsylvania
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other
Product Name: AGL Individual Long Term Care Insurance
Project Name/Number: AGL Rate Increase Filing Project/AGL RI7 PA

Filing Company: American General Life Insurance Company

General Information

Project Name: AGL Rate Increase Filing Project

Project Number: AGL RI7 PA

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact: 25%

Deemer Date:

Submitted By: Lisa Bauer

Status of Filing in Domicile: Not Filed

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Individual Market Type:

Filing Status Changed: 12/17/2018

State Status Changed: 12/17/2018

Created By: Lisa Bauer

Corresponding Filing Tracking Number:

State TOI: LTC03I Individual Long Term Care

Filing Description:

December 17, 2018

Pennsylvania Insurance Department

Attn: Life and Health Rate Review Section

Re: AMERICAN GENERAL LIFE INSURANCE COMPANY

FEIN # 25-0598210 NAIC # 60488

INDIVIDUAL ACCIDENT AND HEALTH INSURANCE

Rate Increase for:

Non-Tax Qualified Long Term Care Policy 64028-PA

Tax Qualified Long Term Care Rider C12271-PA

Inflation Benefit Rider 64031

Nonforfeiture Benefit Rider 64032

Dear Sir or Madam:

On behalf of American General Life Insurance Company (AGL), we at Long Term Care Group, Inc. (LTCG) are submitting the enclosed actuarial memorandum for your review and approval. A letter from AGL authorizing LTCG to make this rate filing on behalf of AGL is included.

The enclosed actuarial memorandum details the request for a 25% rate increase for AGL's long term care insurance Policy Form Series 64028 as noted above. The company discontinued sales of this form series in calendar year 2001. We are requesting this rate increase because persistency and claim experience are expected to produce lifetime loss ratios that far exceed the original pricing loss ratio. Your department has approved previous rate increases on this business. At this time, an additional rate increase of 25% is needed to mitigate future losses.

The company will offer insureds the option to reduce their daily benefit amount. This option will allow insureds the flexibility to maintain their current premium level, if desired.

The rates will be effective following approval and fulfillment of all statutory and contractual requirements. The rate increase will apply to all existing policyholders. The company discontinued sales of Policy Form Series 64028 in 2001.

State: Pennsylvania **Filing Company:** American General Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other
Product Name: AGL Individual Long Term Care Insurance
Project Name/Number: AGL Rate Increase Filing Project/AGL RI7 PA

We trust that you will find our filing to be in order and hope that you will grant your Department's approval to this submission. If you have any questions or would like to discuss any of the materials included in this submission, please feel free to call me directly at (952) 826-7227 or send an email to Brian.Ulery@ltcg.com.

Thank you for your assistance in reviewing this filing.
Respectfully,

Brian D. Ulery, FSA, MAAA
Principal Consulting Actuary
LTCG

Company and Contact

Filing Contact Information

Brian Ulery, Principal Consulting Actuary brian.ulery@ltcg.com
1210 Northbrook Drive 952-826-7227 [Phone]
Suite 100
Pennsylvania
Trevose, PA 19053

Filing Company Information

(This filing was made by a third party - longtermcaregroup)

American General Life Insurance Company	CoCode: 60488	State of Domicile: Texas
2727-A Allen Parkway	Group Code: 12	Company Type: Life and Health
Houston, TX 77019	Group Name:	State ID Number:
(713) 831-3150 ext. [Phone]	FEIN Number: 25-0598210	

Filing Fees

Fee Required?	Yes
Fee Amount:	\$100.00
Retaliatory?	Yes
Fee Explanation:	
Per Company:	Yes

Company	Amount	Date Processed	Transaction #
American General Life Insurance Company	\$100.00	12/17/2018	152874464

State:	Pennsylvania	Filing Company:	American General Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.003 Other		
Product Name:	AGL Individual Long Term Care Insurance		
Project Name/Number:	AGL Rate Increase Filing Project/AGL RI7 PA		

Rate Information

Rate data applies to filing.

Filing Method:	SERFF - Review and Approval
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	15.000%
Effective Date of Last Rate Revision:	05/01/2015
Filing Method of Last Filing:	SERFF - Review and Approval
SERFF Tracking Number of Last Filing:	

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
American General Life Insurance Company	604.000%	25.000%	\$325,661	327	\$1,302,643	25.000%	25.000%

State:	Pennsylvania	Filing Company:	American General Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.003 Other		
Product Name:	AGL Individual Long Term Care Insurance		
Project Name/Number:	AGL Rate Increase Filing Project/AGL RI7 PA		

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		Rate Sheets	64028-PA, C12277-PA, 64031, 64032-PA	Revised	Previous State Filing Number: LTCG - 129602723 Percent Rate Change Request: 25	AGL RI7 PA Current Rate Sheets.pdf, AGL RI7 PA Proposed Rate Sheets w 25% RI.pdf,

American General Life Insurance Company
Long Term Care Policy
Rate Sheet
Annual Premiums per \$10 of Daily Benefit
0% Home Health Care Benefit
Underwriting Table I, 0 Day Elim
All Areas

Policy form Series 64028
Level Benefits

Issue Age	24	36	48	60	Lifetime
18-49	68.24	81.86	92.79	98.24	144.64
50-59	87.32	109.16	125.53	152.81	226.48
60-64	133.72	161.00	180.11	191.02	283.81
65-69	193.73	231.97	261.98	281.06	324.71
70	289.26	332.94	379.30	422.97	499.36
71	322.00	368.38	420.26	469.36	556.69
72	354.75	401.13	458.45	515.78	616.73
73	409.33	463.91	534.86	600.35	712.24
74	461.20	523.95	608.53	684.95	807.75
75	515.78	586.70	684.95	769.55	905.98
76	567.61	649.47	758.63	851.41	1,001.50
77	622.20	709.52	835.05	936.00	1,097.01
78	687.68	785.91	922.37	1,034.24	1,211.63
79	753.18	859.58	1,009.70	1,135.21	1,328.95
80	818.65	933.28	1,097.01	1,233.47	1,443.58
81	884.17	1,009.70	1,184.34	1,331.70	1,558.18
82	949.65	1,083.38	1,271.66	1,429.93	1,672.82
83	1,039.71	1,189.80	1,397.19	1,569.12	1,825.64
84	1,132.49	1,296.21	1,520.01	1,708.29	1,975.73
85	1,225.27	1,402.66	1,645.51	1,850.19	2,128.54
86	1,318.05	1,509.09	1,771.06	1,989.36	2,278.61
87	1,410.84	1,615.50	1,896.57	2,131.27	2,428.72
88	1,569.12	1,795.61	2,109.43	2,368.69	2,701.59
89	1,730.13	1,978.46	2,322.28	2,608.82	2,974.50

American General Life Insurance Company
Long Term Care Policy
Rate Sheet
Annual Premiums per \$10 of Daily Benefit
50% Home Health Care Benefit
Underwriting Table I, 0 Day Elim
Area 1

Policy form Series 64028
Level Benefits

Issue Age	24	36	48	60	Lifetime
18-49	87.32	106.41	120.06	130.99	166.47
50-59	114.61	139.16	158.29	177.38	237.41
60-64	169.19	210.13	234.68	253.79	324.71
65-69	248.32	300.18	338.38	365.67	444.81
70	343.84	417.54	472.11	518.49	627.65
71	376.59	455.71	518.49	567.61	687.68
72	409.33	496.65	562.14	619.46	747.72
73	466.62	564.88	644.00	706.77	851.41
74	521.21	633.10	723.18	794.10	952.38
75	575.78	701.33	802.29	881.42	1,053.35
76	633.10	769.55	881.42	968.75	1,157.05
77	687.68	840.50	963.31	1,056.07	1,258.03
78	766.83	927.83	1,066.97	1,173.43	1,383.54
79	848.67	1,015.15	1,170.71	1,290.78	1,506.35
80	927.83	1,102.48	1,274.37	1,410.84	1,631.87
81	1,006.96	1,189.80	1,378.11	1,528.18	1,754.67
82	1,086.09	1,277.13	1,481.78	1,645.51	1,877.48
83	1,192.53	1,402.66	1,626.43	1,809.26	2,049.37
84	1,298.95	1,528.18	1,773.78	1,970.26	2,218.60
85	1,405.37	1,653.70	1,918.41	2,131.27	2,387.77
86	1,511.80	1,776.50	2,063.04	2,292.27	2,556.98
87	1,618.23	1,902.03	2,207.69	2,453.26	2,726.14
88	1,801.08	2,117.62	2,456.01	2,728.89	3,034.53
89	1,981.17	2,330.48	2,704.33	3,004.51	3,340.16

American General Life Insurance Company
Long Term Care Policy
Rate Sheet
Annual Premiums per \$10 of Daily Benefit
100% Home Health Care Benefit
Underwriting Table I, 0 Day Elim
Area 1

Policy Form Series 64028
Level Benefits

Issue Age	24	36	48	60	Lifetime
18-49	95.51	120.06	136.45	147.35	177.38
50-59	128.26	155.57	174.65	191.02	245.61
60-64	188.30	234.68	264.71	286.55	346.56
65-69	278.35	341.12	382.04	414.79	513.03
70	376.59	474.84	526.68	573.07	701.33
71	409.33	510.29	575.78	627.65	764.09
72	442.08	551.24	624.92	679.51	826.86
73	499.36	624.92	709.52	769.55	933.28
74	556.69	698.60	791.38	859.58	1,039.71
75	614.01	772.27	875.98	949.65	1,146.15
76	671.30	845.95	957.83	1,039.71	1,252.56
77	728.61	919.63	1,042.44	1,129.75	1,358.99
78	818.65	1,017.89	1,157.05	1,260.74	1,489.99
79	908.73	1,113.38	1,274.37	1,394.47	1,620.96
80	998.78	1,211.63	1,389.02	1,525.45	1,751.94
81	1,088.82	1,307.14	1,506.35	1,659.17	1,882.94
82	1,178.89	1,405.37	1,620.96	1,790.15	2,013.93
83	1,293.50	1,541.83	1,779.23	1,964.80	2,196.76
84	1,408.11	1,681.00	1,937.51	2,142.17	2,376.84
85	1,522.73	1,817.45	2,098.52	2,316.82	2,559.70
86	1,640.06	1,956.62	2,256.77	2,491.48	2,742.55
87	1,754.67	2,093.06	2,415.08	2,668.85	2,922.64
88	1,951.15	2,327.76	2,687.98	2,966.31	3,252.83
89	2,150.39	2,562.42	2,958.11	3,266.49	3,580.30

American General Life Insurance Company
Long Term Care Policy
Rate Sheet
Annual Premiums per \$10 of Daily Benefit
0% Home Health Care Benefit
Underwriting Table I, 0 Day Elim
All Areas

Policy Form Series 64028 with 64032
Level Benefits, With Nonforfeiture

Issue Age	24	36	48	60	Lifetime
18-49	84.59	100.98	114.61	122.82	180.11
50-59	109.16	136.45	155.57	188.30	281.06
60-64	166.47	199.23	223.77	237.41	352.03
65-69	237.41	283.81	322.00	343.84	398.42
70	349.30	401.13	458.45	510.29	603.09
71	387.49	444.81	504.87	564.88	671.30
72	425.70	480.29	551.24	619.46	739.53
73	488.46	553.96	638.56	717.68	851.41
74	548.53	622.20	723.18	815.92	960.57
75	611.28	695.86	810.50	911.44	1,072.48
76	668.59	766.83	895.08	1,004.24	1,181.61
77	731.34	835.05	982.40	1,099.73	1,288.03
78	807.75	922.37	1,083.38	1,214.37	1,424.48
79	884.17	1,009.70	1,187.06	1,334.44	1,560.92
80	963.31	1,097.01	1,288.03	1,449.02	1,697.38
81	1,039.71	1,187.06	1,391.73	1,563.67	1,831.08
82	1,116.13	1,271.66	1,495.44	1,681.00	1,964.80
83	1,222.54	1,397.19	1,642.80	1,844.74	2,144.91
84	1,331.70	1,522.73	1,784.69	2,008.48	2,322.28
85	1,440.85	1,648.24	1,934.78	2,174.93	2,502.41
86	1,550.00	1,773.78	2,082.14	2,338.67	2,677.05
87	1,656.43	1,899.31	2,229.50	2,505.13	2,854.43
88	1,844.74	2,109.43	2,477.82	2,783.47	3,173.69
89	2,033.04	2,325.02	2,728.89	3,064.54	3,495.72

American General Life Insurance Company
Long Term Care Policy
Rate Sheet
Annual Premiums per \$10 of Daily Benefit
50% Home Health Care Benefit
Underwriting Table I, 0 Day Elim
Area 1

Policy Form Series 64028 with 64032
Level Benefits, With Nonforfeiture

Issue Age	24	36	48	60	Lifetime
18-49	109.16	130.99	150.07	163.73	207.39
50-59	141.91	171.92	196.49	221.04	294.71
60-64	210.13	259.23	291.97	313.81	403.89
65-69	305.64	368.38	414.79	450.28	545.78
70	414.79	504.87	570.33	627.65	758.63
71	453.00	548.53	624.92	682.24	826.86
72	491.21	594.91	674.02	742.26	897.83
73	556.69	674.02	769.55	845.95	1,017.89
74	619.46	753.18	859.58	944.20	1,132.49
75	682.24	832.31	949.65	1,045.17	1,247.12
76	747.72	908.73	1,039.71	1,143.40	1,364.45
77	807.75	987.86	1,132.49	1,241.62	1,479.05
78	900.54	1,091.56	1,252.56	1,378.11	1,626.43
79	996.06	1,192.53	1,375.35	1,517.25	1,771.06
80	1,091.56	1,296.21	1,498.17	1,656.43	1,918.41
81	1,184.34	1,397.19	1,618.23	1,795.61	2,063.04
82	1,277.13	1,500.89	1,741.03	1,934.78	2,204.94
83	1,399.92	1,648.24	1,910.22	2,125.80	2,406.89
84	1,525.45	1,795.61	2,084.87	2,314.10	2,606.07
85	1,650.99	1,942.97	2,254.07	2,505.13	2,805.30
86	1,776.50	2,087.62	2,423.25	2,693.40	3,004.51
87	1,902.03	2,234.96	2,595.16	2,881.70	3,203.72
88	2,117.62	2,488.75	2,887.18	3,206.43	3,566.66
89	2,327.76	2,737.07	3,176.43	3,531.18	3,924.13

American General Life Insurance Company
Long Term Care Policy
Rate Sheet
Annual Premiums per \$10 of Daily Benefit
100% Home Health Care Benefit
Underwriting Table I, 0 Day Elim
Area 1

Policy Form Series 64028 with 64032
Level Benefits, With Nonforfeiture

Issue Age	24	36	48	60	Lifetime
18-49	117.33	150.07	169.19	182.83	221.04
50-59	158.29	193.73	215.58	237.41	305.64
60-64	234.68	291.97	327.46	354.75	428.44
65-69	341.12	420.26	469.36	510.29	630.36
70	455.71	564.88	635.85	693.14	845.95
71	493.94	614.01	693.14	755.92	919.63
72	529.40	660.40	750.43	815.92	993.30
73	597.62	747.72	848.67	919.63	1,116.13
74	663.11	832.31	941.48	1,023.32	1,236.20
75	728.61	914.17	1,036.98	1,124.30	1,358.99
76	791.38	998.78	1,129.75	1,228.00	1,479.05
77	856.88	1,080.63	1,225.27	1,326.24	1,596.42
78	963.31	1,195.25	1,358.99	1,481.78	1,751.94
79	1,066.97	1,307.14	1,498.17	1,637.34	1,904.78
80	1,173.43	1,424.48	1,631.87	1,792.88	2,057.59
81	1,279.86	1,536.35	1,771.06	1,948.43	2,213.12
82	1,386.28	1,650.99	1,904.78	2,103.96	2,365.94
83	1,520.01	1,811.99	2,090.33	2,308.64	2,581.53
84	1,653.70	1,975.73	2,275.90	2,516.04	2,791.66
85	1,790.15	2,136.72	2,466.92	2,723.43	3,007.24
86	1,926.60	2,297.73	2,652.48	2,928.11	3,222.83
87	2,063.04	2,458.73	2,838.04	3,135.51	3,432.95
88	2,292.27	2,734.34	3,157.32	3,484.81	3,823.20
89	2,526.94	3,009.96	3,476.62	3,836.83	4,207.94

American General Life Insurance Company
 Long Term Care Policy
 Rate Sheet
 Annual Premiums per \$10 of Daily Benefit
 0% Home Health Care Benefit
 Underwriting Table I, 0 Day Elim
 All Areas

Policy Form Series 64028 with 64031
 Increasing Benefits

Issue Age	24	36	48	60	Lifetime
18-49	133.72	169.19	188.30	204.67	286.55
50-59	169.19	212.85	240.14	259.23	362.94
60-64	223.77	281.06	316.56	343.84	504.87
65-69	316.56	387.49	433.87	469.36	603.09
70	444.81	521.21	594.91	663.11	826.86
71	485.75	564.88	646.76	728.61	900.54
72	529.40	608.53	701.33	794.10	974.22
73	592.18	682.24	791.38	897.83	1,094.28
74	654.94	758.63	884.17	1,001.50	1,214.37
75	717.68	832.31	976.94	1,105.22	1,337.15
76	780.46	905.98	1,066.97	1,208.88	1,457.23
77	840.50	982.40	1,159.79	1,312.61	1,577.31
78	911.44	1,064.26	1,258.03	1,421.77	1,708.29
79	982.40	1,146.15	1,353.54	1,530.91	1,839.28
80	1,053.35	1,228.00	1,451.78	1,640.06	1,972.97
81	1,121.56	1,309.87	1,547.27	1,751.94	2,103.96
82	1,192.53	1,391.73	1,642.80	1,861.10	2,234.96
83	1,293.50	1,509.09	1,779.23	2,011.20	2,398.69
84	1,397.19	1,626.43	1,918.41	2,164.02	2,562.42
85	1,498.17	1,743.76	2,054.88	2,316.82	2,726.14
86	1,599.13	1,861.10	2,191.29	2,466.92	2,889.89
87	1,702.83	1,978.46	2,327.76	2,619.73	3,053.62
88	1,877.48	2,180.38	2,565.14	2,889.89	3,367.45
89	2,049.37	2,379.59	2,799.85	3,154.60	3,675.80

American General Life Insurance Company
Long Term Care Policy
Rate Sheet
Annual Premiums per \$10 of Daily Benefit
50% Home Health Care Benefit
Underwriting Table I, 0 Day Elim
Area 1

Policy Form Series 64028 with 64031
Increasing Benefits

Issue Age	24	36	48	60	Lifetime
18-49	169.19	215.58	242.89	264.71	341.12
50-59	215.58	275.63	311.10	338.38	433.87
60-64	283.81	362.94	412.04	447.55	603.09
65-69	401.13	499.36	562.14	611.28	807.75
70	526.68	652.21	739.53	815.92	1,061.54
71	567.61	701.33	799.57	884.17	1,148.87
72	611.28	750.43	859.58	952.38	1,233.47
73	679.51	837.76	960.57	1,061.54	1,369.89
74	744.98	925.08	1,061.54	1,173.43	1,506.35
75	813.21	1,009.70	1,162.51	1,285.30	1,645.51
76	881.42	1,097.01	1,263.47	1,397.19	1,781.97
77	949.65	1,184.34	1,364.45	1,509.09	1,918.41
78	1,031.53	1,274.37	1,476.34	1,640.06	2,054.88
79	1,116.13	1,364.45	1,588.21	1,771.06	2,191.29
80	1,200.70	1,457.23	1,700.10	1,902.03	2,327.76
81	1,282.58	1,547.27	1,811.99	2,033.04	2,461.45
82	1,367.18	1,637.34	1,923.87	2,164.02	2,597.90
83	1,484.51	1,776.50	2,084.87	2,341.39	2,788.92
84	1,601.86	1,915.68	2,243.14	2,516.04	2,979.95
85	1,716.48	2,052.13	2,404.16	2,693.40	3,168.26
86	1,833.81	2,191.29	2,562.42	2,870.78	3,359.25
87	1,951.15	2,330.48	2,723.43	3,048.18	3,550.30
88	2,153.11	2,567.90	3,004.51	3,361.99	3,915.95
89	2,349.58	2,805.30	3,277.42	3,667.63	4,273.43

American General Life Insurance Company
Long Term Care Policy
Rate Sheet
Annual Premiums per \$10 of Daily Benefit
100% Home Health Care Benefit
Underwriting Table I, 0 Day Elim
Area 1

Policy Form Series 64028 with 64031
Increasing Benefits

Issue Age	24	36	48	60	Lifetime
18-49	188.30	242.89	275.63	297.46	371.14
50-59	240.14	308.37	349.30	379.30	472.11
60-64	319.29	406.62	461.20	502.11	654.94
65-69	447.55	562.14	633.10	690.43	922.37
70	573.07	725.89	826.86	903.26	1,200.70
71	616.73	780.46	889.61	974.22	1,293.50
72	657.66	835.05	955.11	1,045.17	1,386.28
73	731.34	930.57	1,061.54	1,162.51	1,536.35
74	802.29	1,026.05	1,170.71	1,279.86	1,683.73
75	873.24	1,118.85	1,277.13	1,397.19	1,833.81
76	944.20	1,214.37	1,386.28	1,511.80	1,983.91
77	1,015.15	1,309.87	1,492.70	1,629.16	2,131.27
78	1,110.65	1,408.11	1,618.23	1,776.50	2,273.17
79	1,203.46	1,506.35	1,741.03	1,923.87	2,415.08
80	1,296.21	1,604.58	1,863.82	2,071.21	2,556.98
81	1,389.02	1,702.83	1,986.64	2,218.60	2,696.14
82	1,481.78	1,801.08	2,109.43	2,365.94	2,838.04
83	1,610.05	1,953.88	2,284.08	2,556.98	3,045.43
84	1,735.57	2,106.71	2,458.73	2,750.73	3,255.58
85	1,861.10	2,256.77	2,636.10	2,944.46	3,462.97
86	1,989.36	2,409.61	2,810.75	3,138.22	3,670.37
87	2,114.87	2,562.42	2,985.40	3,329.25	3,877.77
88	2,333.19	2,824.40	3,293.75	3,673.09	4,276.15
89	2,548.78	3,083.64	3,593.96	4,008.75	4,669.12

American General Life Insurance Company
Long Term Care Policy
Rate Sheet
Annual Premiums per \$10 of Daily Benefit
0% Home Health Care Benefit
Underwriting Table I, 0 Day Elim
All Areas

Policy Form Series 64028 with 64031 and 64032
Increasing Benefits, With Nonforfeiture

Issue Age	24	36	48	60	Lifetime
18-49	166.47	210.13	234.68	253.79	354.75
50-59	210.13	264.71	297.46	322.00	450.28
60-64	278.35	349.30	392.96	425.70	624.92
65-69	387.49	474.84	532.13	575.78	739.53
70	537.61	630.36	717.68	802.29	998.78
71	583.98	679.51	777.73	875.98	1,083.38
72	635.85	731.34	840.50	952.38	1,167.95
73	706.77	815.92	946.91	1,072.48	1,307.14
74	780.46	903.26	1,053.35	1,192.53	1,446.31
75	851.41	985.15	1,157.05	1,309.87	1,585.50
76	919.63	1,069.73	1,258.03	1,427.21	1,719.19
77	987.86	1,154.30	1,361.70	1,541.83	1,852.91
78	1,069.73	1,249.84	1,479.05	1,670.09	2,008.48
79	1,154.30	1,348.08	1,590.92	1,798.32	2,161.29
80	1,238.91	1,443.58	1,705.56	1,926.60	2,319.55
81	1,318.05	1,539.10	1,817.45	2,057.59	2,472.39
82	1,399.92	1,634.61	1,929.31	2,185.85	2,625.20
83	1,520.01	1,773.78	2,090.33	2,363.23	2,818.96
84	1,642.80	1,910.22	2,254.07	2,543.34	3,009.96
85	1,760.13	2,049.37	2,415.08	2,723.43	3,203.72
86	1,880.22	2,185.85	2,576.08	2,898.08	3,394.73
87	2,000.29	2,325.02	2,734.34	3,078.19	3,588.48
88	2,204.94	2,562.42	3,015.43	3,394.73	3,956.90
89	2,406.89	2,797.11	3,291.04	3,705.83	4,319.81

American General Life Insurance Company
Long Term Care Policy
Rate Sheet
Annual Premiums per \$10 of Daily Benefit
50% Home Health Care Benefit
Underwriting Table I, 0 Day Elim
Area 1

Policy Form Series 64028 with 64031 and 64032
Increasing Benefits, With Nonforfeiture

Issue Age	24	36	48	60	Lifetime
18-49	210.13	267.44	300.18	327.46	422.97
50-59	267.44	341.12	384.78	420.26	537.61
60-64	352.03	450.28	510.29	553.96	747.72
65-69	493.94	614.01	690.43	750.43	990.58
70	635.85	788.66	892.32	985.15	1,282.58
71	682.24	843.24	963.31	1,064.26	1,383.54
72	734.08	900.54	1,031.53	1,143.40	1,479.05
73	813.21	1,001.50	1,148.87	1,268.93	1,637.34
74	886.90	1,099.73	1,263.47	1,397.19	1,792.88
75	963.31	1,195.25	1,378.11	1,522.73	1,951.15
76	1,039.71	1,293.50	1,489.99	1,648.24	2,103.96
77	1,116.13	1,391.73	1,604.58	1,773.78	2,254.07
78	1,211.63	1,498.17	1,735.57	1,926.60	2,415.08
79	1,312.61	1,604.58	1,866.55	2,082.14	2,576.08
80	1,410.84	1,711.00	1,997.54	2,234.96	2,734.34
81	1,506.35	1,817.45	2,128.54	2,387.77	2,892.63
82	1,607.32	1,923.87	2,259.52	2,543.34	3,053.62
83	1,743.76	2,087.62	2,450.55	2,750.73	3,277.42
84	1,882.94	2,251.36	2,636.10	2,955.37	3,501.15
85	2,016.65	2,412.34	2,824.40	3,165.52	3,722.22
86	2,155.82	2,576.08	3,009.96	3,372.93	3,945.97
87	2,292.27	2,737.07	3,201.00	3,580.30	4,172.50
88	2,529.68	3,018.15	3,531.18	3,951.43	4,600.91
89	2,761.64	3,296.50	3,850.45	4,308.91	5,021.16

American General Life Insurance Company
Long Term Care Policy
Rate Sheet
Annual Premiums per \$10 of Daily Benefit
100% Home Health Care Benefit
Underwriting Table I, 0 Day Elim
Area 1

Policy Form Series 64028 with 64031 and 64032
Increasing Benefits, With Nonforfeiture

Issue Age	24	36	48	60	Lifetime
18-49	234.68	300.18	341.12	368.38	461.20
50-59	297.46	382.04	433.87	469.36	586.70
60-64	395.69	504.87	573.07	622.20	813.21
65-69	548.53	690.43	777.73	848.67	1,132.49
70	693.14	875.98	998.78	1,091.56	1,451.78
71	742.26	938.74	1,072.48	1,173.43	1,558.18
72	788.66	1,001.50	1,146.15	1,255.28	1,664.64
73	873.24	1,110.65	1,268.93	1,389.02	1,836.55
74	955.11	1,219.82	1,394.47	1,522.73	2,003.00
75	1,034.24	1,326.24	1,514.53	1,656.43	2,172.19
76	1,113.38	1,432.68	1,634.61	1,784.69	2,341.39
77	1,192.53	1,539.10	1,754.67	1,912.97	2,505.13
78	1,304.40	1,653.70	1,902.03	2,087.62	2,671.56
79	1,413.56	1,771.06	2,046.67	2,259.52	2,838.04
80	1,522.73	1,885.66	2,191.29	2,434.17	3,004.51
81	1,631.87	2,000.29	2,333.19	2,606.07	3,168.26
82	1,741.03	2,117.62	2,477.82	2,780.73	3,334.70
83	1,891.13	2,295.02	2,682.49	3,004.51	3,577.56
84	2,038.47	2,475.10	2,889.89	3,231.01	3,825.91
85	2,185.85	2,652.48	3,097.30	3,460.24	4,068.76
86	2,338.67	2,832.59	3,301.97	3,686.70	4,311.64
87	2,486.01	3,009.96	3,506.63	3,913.23	4,557.24
88	2,742.55	3,318.34	3,869.58	4,317.11	5,023.90
89	2,993.61	3,623.97	4,221.59	4,710.07	5,485.07

AIG Life Insurance Company
Policy Form Series 64028
Long Term Care Policy

Rate Schedule

I. Substandard Rate classifications

Issue Age	Standard	Select	Underwriting Problems
18-59	129%	175%	210%
60-64	129%	174%	210%
65-69	126%	170%	205%
70-74	125%	167%	202%
75-79	123%	166%	200%
80-84	118%	160%	192%
85-89	114%	154%	185%

II. Area Rating

Area 1: All other areas.

Area 2: California, New York, All other Florida counties not included in Area 3.

Area 3: Florida counties: Dade, Broward, Fort Lauderdale, Palm.

III. Elimination Period

Elimination Period	Percentage Discount
0	0%
7	6%
14	10%
20	12%
30	13%
60	22%
100	28%

American General Life Insurance Company
Long Term Care Policy
Rate Sheet
Annual Premiums per \$10 of Daily Benefit
0% Home Health Care Benefit
Underwriting Table I, 0 Day Elim
All Areas

Policy form Series 64028
Level Benefits

Issue Age	24	36	48	60	Lifetime
18-49	85.30	102.32	115.99	122.80	180.80
50-59	109.15	136.45	156.91	191.01	283.10
60-64	167.15	201.25	225.14	238.78	354.76
65-69	242.16	289.96	327.48	351.32	405.89
70	361.58	416.18	474.12	528.71	624.20
71	402.50	460.48	525.33	586.70	695.86
72	443.44	501.41	573.06	644.72	770.91
73	511.66	579.89	668.58	750.44	890.30
74	576.50	654.94	760.66	856.19	1,009.69
75	644.72	733.38	856.19	961.94	1,132.47
76	709.51	811.84	948.29	1,064.26	1,251.88
77	777.75	886.90	1,043.81	1,170.00	1,371.26
78	859.60	982.39	1,152.96	1,292.80	1,514.54
79	941.47	1,074.48	1,262.12	1,419.01	1,661.19
80	1,023.31	1,166.60	1,371.26	1,541.84	1,804.48
81	1,105.21	1,262.12	1,480.42	1,664.62	1,947.72
82	1,187.06	1,354.22	1,589.58	1,787.41	2,091.02
83	1,299.64	1,487.25	1,746.49	1,961.40	2,282.05
84	1,415.61	1,620.26	1,900.01	2,135.36	2,469.66
85	1,531.59	1,753.32	2,056.89	2,312.74	2,660.68
86	1,647.56	1,886.36	2,213.82	2,486.70	2,848.26
87	1,763.55	2,019.38	2,370.71	2,664.09	3,035.90
88	1,961.40	2,244.51	2,636.79	2,960.86	3,376.99
89	2,162.66	2,473.07	2,902.85	3,261.02	3,718.12

American General Life Insurance Company
Long Term Care Policy
Rate Sheet
Annual Premiums per \$10 of Daily Benefit
50% Home Health Care Benefit
Underwriting Table I, 0 Day Elim
Area 1

Policy form Series 64028
Level Benefits

Issue Age	24	36	48	60	Lifetime
18-49	109.15	133.01	150.07	163.74	208.09
50-59	143.26	173.95	197.86	221.72	296.76
60-64	211.49	262.66	293.35	317.24	405.89
65-69	310.40	375.22	422.98	457.09	556.01
70	429.80	521.93	590.14	648.11	784.56
71	470.74	569.64	648.11	709.51	859.60
72	511.66	620.81	702.68	774.32	934.65
73	583.28	706.10	805.00	883.46	1,064.26
74	651.51	791.38	903.97	992.62	1,190.47
75	719.72	876.66	1,002.86	1,101.77	1,316.69
76	791.38	961.94	1,101.77	1,210.94	1,446.31
77	859.60	1,050.62	1,204.14	1,320.09	1,572.54
78	958.54	1,159.79	1,333.71	1,466.79	1,729.42
79	1,060.84	1,268.94	1,463.39	1,613.48	1,882.94
80	1,159.79	1,378.10	1,592.96	1,763.55	2,039.84
81	1,258.70	1,487.25	1,722.64	1,910.22	2,193.34
82	1,357.61	1,596.41	1,852.22	2,056.89	2,346.85
83	1,490.66	1,753.32	2,033.04	2,261.57	2,561.71
84	1,623.69	1,910.22	2,217.22	2,462.82	2,773.25
85	1,756.71	2,067.12	2,398.01	2,664.09	2,984.71
86	1,889.75	2,220.62	2,578.80	2,865.34	3,196.22
87	2,022.79	2,377.54	2,759.61	3,066.58	3,407.68
88	2,251.35	2,647.02	3,070.01	3,411.11	3,793.16
89	2,476.46	2,913.10	3,380.41	3,755.64	4,175.20

American General Life Insurance Company
Long Term Care Policy
Rate Sheet
Annual Premiums per \$10 of Daily Benefit
100% Home Health Care Benefit
Underwriting Table I, 0 Day Elim
Area 1

Policy Form Series 64028
Level Benefits

Issue Age	24	36	48	60	Lifetime
18-49	119.39	150.07	170.56	184.19	221.72
50-59	160.32	194.46	218.31	238.78	307.01
60-64	235.38	293.35	330.89	358.19	433.20
65-69	347.94	426.40	477.55	518.49	641.29
70	470.74	593.55	658.35	716.34	876.66
71	511.66	637.86	719.72	784.56	955.11
72	552.60	689.05	781.15	849.39	1,033.58
73	624.20	781.15	886.90	961.94	1,166.60
74	695.86	873.25	989.22	1,074.48	1,299.64
75	767.51	965.34	1,094.97	1,187.06	1,432.69
76	839.12	1,057.44	1,197.29	1,299.64	1,565.70
77	910.76	1,149.54	1,303.05	1,412.19	1,698.74
78	1,023.31	1,272.36	1,446.31	1,575.92	1,862.49
79	1,135.91	1,391.72	1,592.96	1,743.09	2,026.20
80	1,248.47	1,514.54	1,736.28	1,906.81	2,189.93
81	1,361.02	1,633.93	1,882.94	2,073.96	2,353.68
82	1,473.61	1,756.71	2,026.20	2,237.69	2,517.41
83	1,616.88	1,927.29	2,224.04	2,456.00	2,745.95
84	1,760.14	2,101.25	2,421.89	2,677.71	2,971.05
85	1,903.41	2,271.81	2,623.15	2,896.02	3,199.62
86	2,050.07	2,445.77	2,820.96	3,114.35	3,428.19
87	2,193.34	2,616.32	3,018.85	3,336.06	3,653.30
88	2,438.94	2,909.70	3,359.98	3,707.89	4,066.04
89	2,687.99	3,203.02	3,697.64	4,083.11	4,475.38

American General Life Insurance Company
Long Term Care Policy
Rate Sheet
Annual Premiums per \$10 of Daily Benefit
0% Home Health Care Benefit
Underwriting Table I, 0 Day Elim
All Areas

Policy Form Series 64028 with 64032
Level Benefits, With Nonforfeiture

Issue Age	24	36	48	60	Lifetime
18-49	105.74	126.22	143.26	153.52	225.14
50-59	136.45	170.56	194.46	235.38	351.32
60-64	208.09	249.04	279.71	296.76	440.04
65-69	296.76	354.76	402.50	429.80	498.02
70	436.62	501.41	573.06	637.86	753.86
71	484.36	556.01	631.09	706.10	839.12
72	532.12	600.36	689.05	774.32	924.41
73	610.57	692.45	798.20	897.10	1,064.26
74	685.66	777.75	903.97	1,019.90	1,200.71
75	764.10	869.82	1,013.12	1,139.30	1,340.60
76	835.74	958.54	1,118.85	1,255.30	1,477.01
77	914.18	1,043.81	1,228.00	1,374.66	1,610.04
78	1,009.69	1,152.96	1,354.22	1,517.96	1,780.60
79	1,105.21	1,262.12	1,483.82	1,668.05	1,951.15
80	1,204.14	1,371.26	1,610.04	1,811.28	2,121.73
81	1,299.64	1,483.82	1,739.66	1,954.59	2,288.85
82	1,395.16	1,589.58	1,869.30	2,101.25	2,456.00
83	1,528.18	1,746.49	2,053.50	2,305.93	2,681.14
84	1,664.62	1,903.41	2,230.86	2,510.60	2,902.85
85	1,801.06	2,060.30	2,418.48	2,718.66	3,128.01
86	1,937.50	2,217.22	2,602.67	2,923.34	3,346.31
87	2,070.54	2,374.14	2,786.88	3,131.41	3,568.04
88	2,305.93	2,636.79	3,097.28	3,479.34	3,967.11
89	2,541.30	2,906.28	3,411.11	3,830.68	4,369.65

American General Life Insurance Company
Long Term Care Policy
Rate Sheet
Annual Premiums per \$10 of Daily Benefit
50% Home Health Care Benefit
Underwriting Table I, 0 Day Elim
Area 1

Policy Form Series 64028 with 64032
Level Benefits, With Nonforfeiture

Issue Age	24	36	48	60	Lifetime
18-49	136.45	163.74	187.59	204.66	259.24
50-59	177.39	214.90	245.61	276.30	368.39
60-64	262.66	324.04	364.96	392.26	504.86
65-69	382.05	460.48	518.49	562.85	682.22
70	518.49	631.09	712.91	784.56	948.29
71	566.25	685.66	781.15	852.80	1,033.58
72	614.01	743.64	842.52	927.82	1,122.29
73	695.86	842.52	961.94	1,057.44	1,272.36
74	774.32	941.47	1,074.48	1,180.25	1,415.61
75	852.80	1,040.39	1,187.06	1,306.46	1,558.90
76	934.65	1,135.91	1,299.64	1,429.25	1,705.56
77	1,009.69	1,234.82	1,415.61	1,552.02	1,848.81
78	1,125.68	1,364.45	1,565.70	1,722.64	2,033.04
79	1,245.07	1,490.66	1,719.19	1,896.56	2,213.82
80	1,364.45	1,620.26	1,872.71	2,070.54	2,398.01
81	1,480.42	1,746.49	2,022.79	2,244.51	2,578.80
82	1,596.41	1,876.11	2,176.29	2,418.48	2,756.18
83	1,749.90	2,060.30	2,387.78	2,657.25	3,008.61
84	1,906.81	2,244.51	2,606.09	2,892.62	3,257.59
85	2,063.74	2,428.71	2,817.59	3,131.41	3,506.62
86	2,220.62	2,609.52	3,029.06	3,366.75	3,755.64
87	2,377.54	2,793.70	3,243.95	3,602.12	4,004.65
88	2,647.02	3,110.94	3,608.98	4,008.04	4,458.32
89	2,909.70	3,421.34	3,970.54	4,413.97	4,905.16

American General Life Insurance Company
Long Term Care Policy
Rate Sheet
Annual Premiums per \$10 of Daily Benefit
100% Home Health Care Benefit
Underwriting Table I, 0 Day Elim
Area 1

Policy Form Series 64028 with 64032
Level Benefits, With Nonforfeiture

Issue Age	24	36	48	60	Lifetime
18-49	146.66	187.59	211.49	228.54	276.30
50-59	197.86	242.16	269.48	296.76	382.05
60-64	293.35	364.96	409.32	443.44	535.55
65-69	426.40	525.33	586.70	637.86	787.95
70	569.64	706.10	794.81	866.42	1,057.44
71	617.42	767.51	866.42	944.90	1,149.54
72	661.75	825.50	938.04	1,019.90	1,241.62
73	747.02	934.65	1,060.84	1,149.54	1,395.16
74	828.89	1,040.39	1,176.85	1,279.15	1,545.25
75	910.76	1,142.71	1,296.22	1,405.38	1,698.74
76	989.22	1,248.47	1,412.19	1,535.00	1,848.81
77	1,071.10	1,350.79	1,531.59	1,657.80	1,995.52
78	1,204.14	1,494.06	1,698.74	1,852.22	2,189.93
79	1,333.71	1,633.93	1,872.71	2,046.68	2,380.98
80	1,466.79	1,780.60	2,039.84	2,241.10	2,571.99
81	1,599.82	1,920.44	2,213.82	2,435.54	2,766.40
82	1,732.85	2,063.74	2,380.98	2,629.95	2,957.42
83	1,900.01	2,264.99	2,612.91	2,885.80	3,226.91
84	2,067.12	2,469.66	2,844.88	3,145.05	3,489.58
85	2,237.69	2,670.90	3,083.65	3,404.29	3,759.05
86	2,408.25	2,872.16	3,315.60	3,660.14	4,028.54
87	2,578.80	3,073.41	3,547.55	3,919.39	4,291.19
88	2,865.34	3,417.92	3,946.65	4,356.01	4,779.00
89	3,158.68	3,762.45	4,345.77	4,796.04	5,259.92

American General Life Insurance Company
Long Term Care Policy
Rate Sheet
Annual Premiums per \$10 of Daily Benefit
0% Home Health Care Benefit
Underwriting Table I, 0 Day Elim
All Areas

Policy Form Series 64028 with 64031
Increasing Benefits

Issue Age	24	36	48	60	Lifetime
18-49	167.15	211.49	235.38	255.84	358.19
50-59	211.49	266.06	300.17	324.04	453.68
60-64	279.71	351.32	395.70	429.80	631.09
65-69	395.70	484.36	542.34	586.70	753.86
70	556.01	651.51	743.64	828.89	1,033.58
71	607.19	706.10	808.45	910.76	1,125.68
72	661.75	760.66	876.66	992.62	1,217.78
73	740.22	852.80	989.22	1,122.29	1,367.85
74	818.68	948.29	1,105.21	1,251.88	1,517.96
75	897.10	1,040.39	1,221.18	1,381.52	1,671.44
76	975.58	1,132.47	1,333.71	1,511.10	1,821.54
77	1,050.62	1,228.00	1,449.74	1,640.76	1,971.64
78	1,139.30	1,330.32	1,572.54	1,777.21	2,135.36
79	1,228.00	1,432.69	1,691.92	1,913.64	2,299.10
80	1,316.69	1,535.00	1,814.72	2,050.07	2,466.21
81	1,401.95	1,637.34	1,934.09	2,189.93	2,629.95
82	1,490.66	1,739.66	2,053.50	2,326.38	2,793.70
83	1,616.88	1,886.36	2,224.04	2,514.00	2,998.36
84	1,746.49	2,033.04	2,398.01	2,705.02	3,203.02
85	1,872.71	2,179.70	2,568.60	2,896.02	3,407.68
86	1,998.91	2,326.38	2,739.11	3,083.65	3,612.36
87	2,128.54	2,473.07	2,909.70	3,274.66	3,817.02
88	2,346.85	2,725.48	3,206.42	3,612.36	4,209.31
89	2,561.71	2,974.49	3,499.81	3,943.25	4,594.75

American General Life Insurance Company
Long Term Care Policy
Rate Sheet
Annual Premiums per \$10 of Daily Benefit
50% Home Health Care Benefit
Underwriting Table I, 0 Day Elim
Area 1

Policy Form Series 64028 with 64031
Increasing Benefits

Issue Age	24	36	48	60	Lifetime
18-49	211.49	269.48	303.61	330.89	426.40
50-59	269.48	344.54	388.88	422.98	542.34
60-64	354.76	453.68	515.05	559.44	753.86
65-69	501.41	624.20	702.68	764.10	1,009.69
70	658.35	815.26	924.41	1,019.90	1,326.92
71	709.51	876.66	999.46	1,105.21	1,436.09
72	764.10	938.04	1,074.48	1,190.47	1,541.84
73	849.39	1,047.20	1,200.71	1,326.92	1,712.36
74	931.22	1,156.35	1,326.92	1,466.79	1,882.94
75	1,016.51	1,262.12	1,453.14	1,606.62	2,056.89
76	1,101.77	1,371.26	1,579.34	1,746.49	2,227.46
77	1,187.06	1,480.42	1,705.56	1,886.36	2,398.01
78	1,289.41	1,592.96	1,845.42	2,050.07	2,568.60
79	1,395.16	1,705.56	1,985.26	2,213.82	2,739.11
80	1,500.88	1,821.54	2,125.12	2,377.54	2,909.70
81	1,603.22	1,934.09	2,264.99	2,541.30	3,076.81
82	1,708.98	2,046.68	2,404.84	2,705.02	3,247.38
83	1,855.64	2,220.62	2,606.09	2,926.74	3,486.15
84	2,002.32	2,394.60	2,803.92	3,145.05	3,724.94
85	2,145.60	2,565.16	3,005.20	3,366.75	3,960.32
86	2,292.26	2,739.11	3,203.02	3,588.48	4,199.06
87	2,438.94	2,913.10	3,404.29	3,810.22	4,437.88
88	2,691.39	3,209.88	3,755.64	4,202.49	4,894.94
89	2,936.98	3,506.62	4,096.77	4,584.54	5,341.79

American General Life Insurance Company
Long Term Care Policy
Rate Sheet
Annual Premiums per \$10 of Daily Benefit
100% Home Health Care Benefit
Underwriting Table I, 0 Day Elim
Area 1

Policy Form Series 64028 with 64031
Increasing Benefits

Issue Age	24	36	48	60	Lifetime
18-49	235.38	303.61	344.54	371.82	463.92
50-59	300.17	385.46	436.62	474.12	590.14
60-64	399.11	508.28	576.50	627.64	818.68
65-69	559.44	702.68	791.38	863.04	1,152.96
70	716.34	907.36	1,033.58	1,129.08	1,500.88
71	770.91	975.58	1,112.01	1,217.78	1,616.88
72	822.08	1,043.81	1,193.89	1,306.46	1,732.85
73	914.18	1,163.21	1,326.92	1,453.14	1,920.44
74	1,002.86	1,282.56	1,463.39	1,599.82	2,104.66
75	1,091.55	1,398.56	1,596.41	1,746.49	2,292.26
76	1,180.25	1,517.96	1,732.85	1,889.75	2,479.89
77	1,268.94	1,637.34	1,865.88	2,036.45	2,664.09
78	1,388.31	1,760.14	2,022.79	2,220.62	2,841.46
79	1,504.32	1,882.94	2,176.29	2,404.84	3,018.85
80	1,620.26	2,005.72	2,329.78	2,589.01	3,196.22
81	1,736.28	2,128.54	2,483.30	2,773.25	3,370.18
82	1,852.22	2,251.35	2,636.79	2,957.42	3,547.55
83	2,012.56	2,442.35	2,855.10	3,196.22	3,806.79
84	2,169.46	2,633.39	3,073.41	3,438.41	4,069.48
85	2,326.38	2,820.96	3,295.12	3,680.58	4,328.71
86	2,486.70	3,012.01	3,513.44	3,922.77	4,587.96
87	2,643.59	3,203.02	3,731.75	4,161.56	4,847.21
88	2,916.49	3,530.50	4,117.19	4,591.36	5,345.19
89	3,185.98	3,854.55	4,492.45	5,010.94	5,836.40

American General Life Insurance Company
Long Term Care Policy
Rate Sheet
Annual Premiums per \$10 of Daily Benefit
0% Home Health Care Benefit
Underwriting Table I, 0 Day Elim
All Areas

Policy Form Series 64028 with 64031 and 64032
Increasing Benefits, With Nonforfeiture

Issue Age	24	36	48	60	Lifetime
18-49	208.09	262.66	293.35	317.24	443.44
50-59	262.66	330.89	371.82	402.50	562.85
60-64	347.94	436.62	491.20	532.12	781.15
65-69	484.36	593.55	665.16	719.72	924.41
70	672.01	787.95	897.10	1,002.86	1,248.47
71	729.98	849.39	972.16	1,094.97	1,354.22
72	794.81	914.18	1,050.62	1,190.47	1,459.94
73	883.46	1,019.90	1,183.64	1,340.60	1,633.93
74	975.58	1,129.08	1,316.69	1,490.66	1,807.89
75	1,064.26	1,231.44	1,446.31	1,637.34	1,981.88
76	1,149.54	1,337.16	1,572.54	1,784.01	2,148.99
77	1,234.82	1,442.88	1,702.12	1,927.29	2,316.14
78	1,337.16	1,562.30	1,848.81	2,087.61	2,510.60
79	1,442.88	1,685.10	1,988.65	2,247.90	2,701.61
80	1,548.64	1,804.48	2,131.95	2,408.25	2,899.44
81	1,647.56	1,923.88	2,271.81	2,571.99	3,090.49
82	1,749.90	2,043.26	2,411.64	2,732.31	3,281.50
83	1,900.01	2,217.22	2,612.91	2,954.04	3,523.70
84	2,053.50	2,387.78	2,817.59	3,179.18	3,762.45
85	2,200.16	2,561.71	3,018.85	3,404.29	4,004.65
86	2,350.28	2,732.31	3,220.10	3,622.60	4,243.41
87	2,500.36	2,906.28	3,417.92	3,847.74	4,485.60
88	2,756.18	3,203.02	3,769.29	4,243.41	4,946.12
89	3,008.61	3,496.39	4,113.80	4,632.29	5,399.76

American General Life Insurance Company
Long Term Care Policy
Rate Sheet
Annual Premiums per \$10 of Daily Benefit
50% Home Health Care Benefit
Underwriting Table I, 0 Day Elim
Area 1

Policy Form Series 64028 with 64031 and 64032
Increasing Benefits, With Nonforfeiture

Issue Age	24	36	48	60	Lifetime
18-49	262.66	334.30	375.22	409.32	528.71
50-59	334.30	426.40	480.98	525.33	672.01
60-64	440.04	562.85	637.86	692.45	934.65
65-69	617.42	767.51	863.04	938.04	1,238.23
70	794.81	985.82	1,115.40	1,231.44	1,603.22
71	852.80	1,054.05	1,204.14	1,330.32	1,729.42
72	917.60	1,125.68	1,289.41	1,429.25	1,848.81
73	1,016.51	1,251.88	1,436.09	1,586.16	2,046.68
74	1,108.62	1,374.66	1,579.34	1,746.49	2,241.10
75	1,204.14	1,494.06	1,722.64	1,903.41	2,438.94
76	1,299.64	1,616.88	1,862.49	2,060.30	2,629.95
77	1,395.16	1,739.66	2,005.72	2,217.22	2,817.59
78	1,514.54	1,872.71	2,169.46	2,408.25	3,018.85
79	1,640.76	2,005.72	2,333.19	2,602.67	3,220.10
80	1,763.55	2,138.75	2,496.93	2,793.70	3,417.92
81	1,882.94	2,271.81	2,660.68	2,984.71	3,615.79
82	2,009.15	2,404.84	2,824.40	3,179.18	3,817.02
83	2,179.70	2,609.52	3,063.19	3,438.41	4,096.77
84	2,353.68	2,814.20	3,295.12	3,694.21	4,376.44
85	2,520.81	3,015.42	3,530.50	3,956.90	4,652.77
86	2,694.78	3,220.10	3,762.45	4,216.16	4,932.46
87	2,865.34	3,421.34	4,001.25	4,475.38	5,215.62
88	3,162.10	3,772.69	4,413.97	4,939.29	5,751.14
89	3,452.05	4,120.62	4,813.06	5,386.14	6,276.45

American General Life Insurance Company
Long Term Care Policy
Rate Sheet
Annual Premiums per \$10 of Daily Benefit
100% Home Health Care Benefit
Underwriting Table I, 0 Day Elim
Area 1

Policy Form Series 64028 with 64031 and 64032
Increasing Benefits, With Nonforfeiture

Issue Age	24	36	48	60	Lifetime
18-49	293.35	375.22	426.40	460.48	576.50
50-59	371.82	477.55	542.34	586.70	733.38
60-64	494.61	631.09	716.34	777.75	1,016.51
65-69	685.66	863.04	972.16	1,060.84	1,415.61
70	866.42	1,094.97	1,248.47	1,364.45	1,814.72
71	927.82	1,173.42	1,340.60	1,466.79	1,947.72
72	985.82	1,251.88	1,432.69	1,569.10	2,080.80
73	1,091.55	1,388.31	1,586.16	1,736.28	2,295.69
74	1,193.89	1,524.78	1,743.09	1,903.41	2,503.75
75	1,292.80	1,657.80	1,893.16	2,070.54	2,715.24
76	1,391.72	1,790.85	2,043.26	2,230.86	2,926.74
77	1,490.66	1,923.88	2,193.34	2,391.21	3,131.41
78	1,630.50	2,067.12	2,377.54	2,609.52	3,339.45
79	1,766.95	2,213.82	2,558.34	2,824.40	3,547.55
80	1,903.41	2,357.08	2,739.11	3,042.71	3,755.64
81	2,039.84	2,500.36	2,916.49	3,257.59	3,960.32
82	2,176.29	2,647.02	3,097.28	3,475.91	4,168.38
83	2,363.91	2,868.78	3,353.11	3,755.64	4,471.95
84	2,548.09	3,093.88	3,612.36	4,038.76	4,782.39
85	2,732.31	3,315.60	3,871.62	4,325.30	5,085.95
86	2,923.34	3,540.74	4,127.46	4,608.38	5,389.55
87	3,107.51	3,762.45	4,383.29	4,891.54	5,696.55
88	3,428.19	4,147.92	4,836.98	5,396.39	6,279.88
89	3,742.01	4,529.96	5,276.99	5,887.59	6,856.34

AIG Life Insurance Company
Policy Form Series 64028
Long Term Care Policy

Rate Schedule

I. Substandard Rate classifications

Issue Age	Standard	Select	Underwriting Problems
18-59	129%	175%	210%
60-64	129%	174%	210%
65-69	126%	170%	205%
70-74	125%	167%	202%
75-79	123%	166%	200%
80-84	118%	160%	192%
85-89	114%	154%	185%

II. Area Rating

Area 1: All other areas.

Area 2: California, New York, All other Florida counties not included in Area 3.

Area 3: Florida counties: Dade, Broward, Fort Lauderdale, Palm.

III. Elimination Period

Elimination Period	Percentage Discount
0	0%
7	6%
14	10%
20	12%
30	13%
60	22%
100	28%

State:	Pennsylvania	Filing Company:	American General Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.003 Other		
Product Name:	AGL Individual Long Term Care Insurance		
Project Name/Number:	AGL Rate Increase Filing Project/AGL RI7 PA		

Supporting Document Schedules

Satisfied - Item:	Transmittal Letter (A&H)
Comments:	
Attachment(s):	AGL RI7 PA Cover Letter.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Certification (A&H)
Comments:	Please see Section 11 on Page 5 of the attached actuarial memorandum for the actuarial certification.
Attachment(s):	AGL RI7 PA Actuarial Memorandum 2018_12_17 with Exhibits A-F.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Memorandum and Explanatory Information (A&H)
Comments:	
Attachment(s):	AGL RI7 PA Actuarial Memorandum 2018_12_17 with Exhibits A-F.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Advertisements (A&H)
Bypass Reason:	Not applicable to this rate increase only filing.
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Authorization to File (A&H)
Comments:	
Attachment(s):	2018 AGL Third Party Filer Authorization Letter.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Insert Page Explanation (A&H)
Bypass Reason:	Not applicable to this rate increase only filing.
Attachment(s):	
Item Status:	
Status Date:	

State:	Pennsylvania	Filing Company:	American General Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.003 Other		
Product Name:	AGL Individual Long Term Care Insurance		
Project Name/Number:	AGL Rate Increase Filing Project/AGL RI7 PA		

Satisfied - Item:	Rate Table (A&H)
Comments:	These rate tables are also included under the Rate/Rule Schedule.
Attachment(s):	AGL RI7 PA Current Rate Sheets.pdf AGL RI7 PA Proposed Rate Sheets w 25% RI.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Replacement Form with Highlighted Changes (A&H)
Bypass Reason:	Not applicable to this rate increase only filing.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Reserve Calculation (A&H)
Bypass Reason:	Not applicable to this rate increase only filing.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Variability Explanation (A&H)
Bypass Reason:	Not applicable to this rate increase only filing.
Attachment(s):	
Item Status:	
Status Date:	



20975 Swenson Drive
Suite 420
Waukesha, WI 53186
(877) 431-5824

December 17, 2018

Pennsylvania Insurance Department
Attn: Life and Health Rate Review Section

Re: AMERICAN GENERAL LIFE INSURANCE COMPANY
FEIN # 25-0598210 NAIC # 60488
INDIVIDUAL ACCIDENT AND HEALTH INSURANCE
Rate Increase for:
Non-Tax Qualified Long Term Care Policy 64028-PA
Tax Qualified Long Term Care Rider C12271-PA
Inflation Benefit Rider 64031
Nonforfeiture Benefit Rider 64032

Dear Sir or Madam:

On behalf of American General Life Insurance Company (AGL), we at Long Term Care Group, Inc. (LTCG) are submitting the enclosed actuarial memorandum for your review and approval. A letter from AGL authorizing LTCG to make this rate filing on behalf of AGL is included.

The enclosed actuarial memorandum details the request for a 25% rate increase for AGL's long term care insurance Policy Form Series 64028 as noted above. The company discontinued sales of this form series in calendar year 2001. We are requesting this rate increase because persistency and claim experience are expected to produce lifetime loss ratios that far exceed the original pricing loss ratio. Your department has approved previous rate increases on this business. At this time, an additional rate increase of 25% is needed to mitigate future losses.

The company will offer insureds the option to reduce their daily benefit amount. This option will allow insureds the flexibility to maintain their current premium level, if desired.

The rates will be effective following approval and fulfillment of all statutory and contractual requirements. The rate increase will apply to all existing policyholders. The company discontinued sales of Policy Form Series 64028 in 2001.

We trust that you will find our filing to be in order and hope that you will grant your Department's approval to this submission. If you have any questions or would like to discuss any of the materials included in this submission, please feel free to call me directly at (952) 826-7227 or send an email to Brian.Ulery@ltcg.com.

Thank you for your assistance in reviewing this filing.

Respectfully,

Brian D. Ulery, FSA, MAAA
Principal Consulting Actuary
LTCG

American General Life Insurance Company

Actuarial Justification of Premium Rate Increase For Individual Long Term Care Policy Form Series 64028

1. PURPOSE OF FILING

This is a rate increase filing for American General Life Insurance Company's existing Long Term Care Policy Form Series 64028. The purpose of this filing is to demonstrate that the anticipated loss ratio for this form meets the minimum requirements of this state. This rate filing is not intended to be used for any other purposes.

2. SCOPE OF FILING

This filing applies to the Company's Long Term Care policy and rider forms summarized below:

Series LTC-1

Policy Form 64028-PA Non-Tax Qualified

Policy Form C12277-PA Tax Qualified

Rider Form 64031 (Inflation Benefit)

Rider Form 64032-PA (Nonforfeiture Benefit)

Additionally, the policy and rider forms listed below are Franchise policies which are not regulated by the Pennsylvania Insurance Department and so approval of a rate increase for these is not being requested. The same rate increase approved for the above policies and forms will be applied, as past rate increases have been applied.

Policy Form L50004-PA Non-Tax Qualified

Policy Form L50005-PA Tax Qualified

Rider Form L50009 (Inflation Benefit)

Rider Form L50010-PA (Nonforfeiture Benefit)

The rate increase will apply to all insureds issued coverage under the above referenced forms in this state. The number of policyholders and average premiums before and after the rate increase are shown in Exhibit A.

The rate increase will apply to in-force business only as the company stopped selling Policy Form Series 64028 in 2001. There were no policies sold on or after September 15, 2002.

3. REASON FOR RATE INCREASE REQUEST

This rate filing is a request for a 25% increase. While a rate increase larger than 25% can be justified at this time, the company is currently not seeking a higher increase. Instead the company will continue to monitor emerging experience and review whether an additional rate increase is necessary.

The product was originally priced for a 61% lifetime loss ratio. Exhibit B provides the originally filed loss ratios for this policy by duration. This filing demonstrates that if future experience is

December 17, 2018

American General Life Insurance Company

Actuarial Justification of Premium Rate Increase For Individual Long Term Care Policy Form Series 64028

consistent with our best estimates, the actual lifetime loss ratio will be 106.3%. The requested rate increase is needed to mitigate future losses.

The proposed effective date after approval and fulfillment of all statutory and contractual requirements will not be sooner than May 1, 2019, which is more than one year from the implementation date of the previous rate increase.

4. RATE INCREASE HISTORY

There have been six previous rate increases on the policies included in this filing:

Approval Date	Percentage Increase
6/2/2005	25%
9/19/2007	10%
9/8/2008	25%
5/6/2010	17.5%
6/8/2012	17.5%
10/7/2014	15%

Exhibit F provides the history of rate changes for the nation.

5. PROJECTION ASSUMPTIONS

Interest – The effective annual rate of interest assumed for accumulating historical experience and for discounting projected future experience ranges from 4.9% to 6.5%.

Mortality – Mortality assumptions were developed separately for active lives and disabled lives. Active life mortality rates were developed as factors of the 2000 Annuity Table by attained age and policy duration. Active life mortality improvement is assumed for the first 30 years of the projection using the AA projection scale. Adjustment factors were developed based on actual experience and range from 0.53 for issue ages 64 and under to 0.60 for issue ages 88 and higher. Disabled life mortality is based on a percentage of claim termination rates.

Voluntary Lapse Rates - Current best estimate lapse assumptions by policy duration were derived from actual experience and displayed in the table below:

American General Life Insurance Company

Actuarial Justification of Premium Rate Increase
For Individual Long Term Care Policy Form Series 64028

Voluntary Lapse Rates	
<u>Policy Year</u>	<u>Lapse Rates</u>
1	10.00%
2	5.00%
3	2.90%
4	2.10%
5	2.30%
6	2.10%
7	2.20%
8	3.00%
9	3.00%
10	3.00%
11	2.40%
12	2.20%
13	2.10%
14+	1.75%

Best estimate lapse assumptions are adjusted based on policy benefits. In general, lapse assumptions are lower for policies with higher benefits.

Morbidity - Morbidity assumptions are based on American General Life Insurance Company's actual experience. Expected claim costs are developed as the product of incidence, utilization and claim continuance and vary by the place of care (home care, assisted living facility, or nursing home). The morbidity assumptions do not include morbidity improvement.

6. MINIMUM REQUIRED LIFETIME LOSS RATIO

The minimum required lifetime loss ratio for these forms is 60%.

7. PROJECTED FUTURE EXPERIENCE

Future experience, which has been projected for forty years using the best estimate assumptions described in Section 5, is shown in Exhibit C. The following table summarizes the nationwide anticipated future loss ratio without the requested rate increase:

Nationwide Future Experience Best Estimate Assumptions Without Rate Increase		
Earned Premium	Incurred Claims	Loss Ratio
\$89,032,662	\$326,893,679	367.2%

8. HISTORICAL EXPERIENCE

Nationwide and Pennsylvania experience from 4/1/1997 through 12/31/2017 are shown in Exhibits C and D respectively. This data includes claim payments through 12/31/2017. The

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Actuarial Justification of Premium Rate Increase For Individual Long Term Care Policy Form Series 64028

following table summarizes the Nationwide and Pennsylvania historical loss ratios accumulated with interest to 12/31/2017:

Historical Actual Experience			
Area	Earned Premium	Incurred Claims	Loss Ratio
Nationwide	\$750,038,711	\$564,686,319	75.3%
Pennsylvania	\$45,274,416	\$27,864,500	61.5%

9. LIFETIME ANTICIPATED LOSS RATIO

The lifetime anticipated loss ratio is defined as the present value of the historical and projected future incurred claims divided by the present value of the historical and projected future earned premiums. Exhibits C and D also provide a projection of these values with a 25% rate increase implemented starting in calendar year 2019. Nationwide and Pennsylvania only results are summarized below:

Nationwide Anticipated Lifetime Loss Ratio Rate Increase = 25%			
Time Period	Earned Premium	Incurred Claims	Loss Ratio
Future	\$106,547,469	\$326,893,679	306.8%
Lifetime	\$856,586,180	\$891,579,997	104.1%

Pennsylvania Anticipated Lifetime Loss Ratio Rate Increase = 25%			
Time Period	Earned Premium	Incurred Claims	Loss Ratio
Future	\$7,893,391	\$20,034,956	253.8%
Lifetime	\$53,167,807	\$47,899,457	90.1%

The above demonstrates that both the anticipated future loss ratio and the lifetime anticipated loss ratio are in compliance with the minimum loss ratio requirements after implementation of the 25% rate increase.

With previous rate increase requests, the state has requested Nationwide projections in which earned premiums were restated to current Pennsylvania rate levels. These projections are displayed in Exhibit E.

American General Life Insurance Company**Actuarial Justification of Premium Rate Increase
For Individual Long Term Care Policy Form Series 64028****10. ADDITIONAL POLICYHOLDER OPTIONS TO MITIGATE IMPACT OF PREMIUM RATE INCREASE**

The company will offer the following option to policyholders to mitigate the impact of the premium increase:

Benefit Reduction Offer

The company will offer policyholders the option to reduce benefits upon notification of the premium increase. Several options will allow the policyholder to adjust or manage their premium level by modifying policy benefits. Examples of available benefit modifications include, but are not limited to, decreasing the Daily Benefit Amount (DBA), increasing the elimination period (or waiting period), and decreasing the benefit period.

11. ACTUARIAL CERTIFICATION

I hereby certify to the best of my knowledge and judgment, the entire rate filing submitted herein is in compliance with all applicable laws of this state, the rules of the Department of Insurance, and Actuarial Standard of Practice Number 8 as adopted by the Actuarial Standards Board. In my opinion, the rates are not excessive or unfairly discriminatory. This filing will enhance premium adequacy, but it is likely that future rate action will be necessary. Therefore, benefits cannot be certified reasonable in relation to premium.

Respectfully submitted,



Brian D. Ulery, FSA, MAAA
Principal Consulting Actuary
LTCG

Attachments:

Exhibit A – Nationwide and Pennsylvania Annualized Premiums
Exhibit B – Originally Filed Loss Ratios
Exhibit C – Nationwide Lifetime Experience Without and With Rate Increase
Exhibit D – Pennsylvania Lifetime Experience Without and With Rate Increase
Exhibit E – NW adjusted to PA rate level Lifetime Experience Without and With Rate Increase
Exhibit F – Rate Increase History
Current Rate Sheets
Proposed Rate Sheets (with 25% Increase)

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Exhibit A**American General Life Insurance Company****Nationwide and Pennsylvania Annualized Premiums****Policies Inforce as of 12/31/2017**

		Average Annualized Premiums ¹	
		Annualized Premium Per Inforce	With a 25% Rate Increase
Nationwide	5,719	\$3,542	\$4,428
Pennsylvania	327	\$3,984	\$4,980

¹ Based on premium paying policyholders

Exhibit B

American General Life Insurance Company
Policy Form Series 64028
Long Term Care Plan - 30 Year Projection
Original Filed Loss Ratios By Duration

Policy Year	Premiums	Claims	Loss Ratio	Present Values @ 5%		
				Premiums	Claims	Loss Ratio
1	1,646.00	357.87	21.7%	1,646.00	349.25	21.2%
2	1,174.80	352.43	30.0%	1,118.86	327.56	29.3%
3	881.09	348.16	39.5%	799.17	308.18	38.6%
4	710.18	337.80	47.6%	613.48	284.77	46.4%
5	597.83	325.02	54.4%	491.84	260.95	53.1%
6	512.55	315.77	61.6%	401.60	241.45	60.1%
7	442.14	319.93	72.4%	329.93	232.98	70.6%
8	383.65	323.33	84.3%	272.65	224.25	82.2%
9	334.78	326.36	97.5%	226.59	215.57	95.1%
10	290.39	316.20	108.9%	187.19	198.91	106.3%
11	250.59	302.63	120.8%	153.84	181.31	117.9%
12	217.55	296.93	136.5%	127.20	169.42	133.2%
13	187.75	287.79	153.3%	104.55	156.39	149.6%
14	161.02	275.73	171.2%	85.39	142.70	167.1%
15	137.20	261.28	190.4%	69.30	128.78	185.8%
16	116.34	245.33	210.9%	55.96	115.16	205.8%
17	98.10	232.24	236.7%	44.94	103.83	231.0%
18	82.21	217.65	264.7%	35.87	92.67	258.4%
19	68.41	201.91	295.1%	28.43	81.88	288.0%
20	56.50	185.40	328.1%	22.36	71.60	320.2%
21	46.38	168.79	363.9%	17.48	62.08	355.2%
22	37.81	151.94	401.9%	13.57	53.22	392.2%
23	30.57	135.31	442.6%	10.45	45.14	432.0%
24	24.48	119.13	486.6%	7.97	37.85	474.9%
25	19.40	103.60	534.0%	6.02	31.35	521.2%
26	15.25	89.21	585.0%	4.50	25.71	570.9%
27	11.87	75.26	634.0%	3.34	20.66	618.8%
28	9.15	62.71	685.4%	2.45	16.39	668.8%
29	6.99	51.56	737.6%	1.78	12.84	719.8%
30	5.27	41.79	793.0%	1.28	9.91	773.9%
Total	8,556.25	6,829.06	79.81%	6,883.98	4,202.77	61.05%

American General Life Insurance Company

Policy Form 64028

Lifetime Experience (Nationwide)

Results With No Rate Increase				Results With Proposed Rate Increase		
Year	Earned Premiums ¹	Incurred Claims ¹	Loss Ratio	Earned Premiums ¹	Incurred Claims ¹	Loss Ratio
1997	114,262	0	0.0%	114,262	-	0.0%
1998	2,741,075	244,334	8.9%	2,741,075	244,334	8.9%
1999	8,897,299	1,637,372	18.4%	8,897,299	1,637,372	18.4%
2000	16,769,737	3,532,967	21.1%	16,769,737	3,532,967	21.1%
2001	25,249,863	10,122,796	40.1%	25,249,863	10,122,796	40.1%
2002	27,255,517	11,833,562	43.4%	27,255,517	11,833,562	43.4%
2003	25,899,360	12,427,752	48.0%	25,899,360	12,427,752	48.0%
2004	24,383,594	10,270,483	42.1%	24,383,594	10,270,483	42.1%
2005	23,464,347	16,216,752	69.1%	23,464,347	16,216,752	69.1%
2006	23,654,567	18,573,515	78.5%	23,654,567	18,573,515	78.5%
2007	23,429,392	18,415,944	78.6%	23,429,392	18,415,944	78.6%
2008	22,849,710	13,767,410	60.3%	22,849,710	13,767,410	60.3%
2009	22,762,416	21,989,479	96.6%	22,762,416	21,989,479	96.6%
2010	22,350,672	21,971,421	98.3%	22,350,672	21,971,421	98.3%
2011	22,106,283	21,603,845	97.7%	22,106,283	21,603,845	97.7%
2012	21,057,719	20,222,985	96.0%	21,057,719	20,222,985	96.0%
2013	20,400,670	32,206,378	157.9%	20,400,670	32,206,378	157.9%
2014	19,452,068	28,354,239	145.8%	19,452,068	28,354,239	145.8%
2015	18,320,842	32,259,983	176.1%	18,320,842	32,259,983	176.1%
2016	17,573,725	35,049,933	199.4%	17,573,725	35,049,933	199.4%
2017	15,817,392	31,125,205	196.8%	15,817,392	31,125,205	196.8%
Accumulated ²	750,038,711	564,686,319	75.3%	750,038,711	564,686,319	75.3%
2018	15,527,156	33,237,835	214.1%	15,527,156	33,237,835	214.1%
2019	13,982,985	33,931,940	242.7%	16,430,007	33,931,940	206.5%
2020	12,499,166	34,012,562	272.1%	15,623,958	34,012,562	217.7%
2021	11,121,185	33,579,877	301.9%	13,901,481	33,579,877	241.6%
2022	9,847,139	32,857,307	333.7%	12,308,924	32,857,307	266.9%
2023	8,681,978	31,963,379	368.2%	10,852,473	31,963,379	294.5%
2024	7,611,194	31,001,257	407.3%	9,513,992	31,001,257	325.8%
2025	6,633,848	29,807,723	449.3%	8,292,310	29,807,723	359.5%
2026	5,748,641	28,299,323	492.3%	7,185,801	28,299,323	393.8%
2027	4,950,901	26,603,933	537.4%	6,188,626	26,603,933	429.9%
2028	4,236,986	24,839,978	586.3%	5,296,233	24,839,978	469.0%
2029	3,603,374	23,000,801	638.3%	4,504,218	23,000,801	510.7%
2030	3,045,161	21,012,673	690.0%	3,806,451	21,012,673	552.0%
2031	2,556,806	18,888,246	738.7%	3,196,007	18,888,246	591.0%
2032	2,133,318	16,759,893	785.6%	2,666,647	16,759,893	628.5%
2033	1,768,820	14,717,715	832.1%	2,211,025	14,717,715	665.7%
2034	1,456,927	12,885,520	884.4%	1,821,158	12,885,520	707.5%
2035	1,192,644	11,207,435	939.7%	1,490,805	11,207,435	751.8%
2036	970,097	9,654,671	995.2%	1,212,622	9,654,671	796.2%
2037	784,007	8,227,205	1049.4%	980,009	8,227,205	839.5%
2038	629,727	6,942,509	1102.5%	787,159	6,942,509	882.0%
2039	502,548	5,854,342	1164.9%	628,185	5,854,342	931.9%
2040	398,739	4,914,390	1232.5%	498,423	4,914,390	986.0%
2041	314,361	4,100,361	1304.3%	392,951	4,100,361	1043.5%
2042	246,273	3,400,519	1380.8%	307,841	3,400,519	1104.6%
2043	191,776	2,797,092	1458.5%	239,720	2,797,092	1166.8%
2044	148,347	2,298,466	1549.4%	185,434	2,298,466	1239.5%
2045	114,159	1,873,064	1640.8%	142,698	1,873,064	1312.6%
2046	87,267	1,518,373	1739.9%	109,083	1,518,373	1391.9%
2047	66,235	1,230,277	1857.4%	82,794	1,230,277	1485.9%
2048	49,949	991,570	1985.2%	62,436	991,570	1588.1%
2049	37,260	794,169	2131.4%	46,575	794,169	1705.1%
2050	27,652	631,573	2284.0%	34,565	631,573	1827.2%
2051	20,411	502,143	2460.2%	25,514	502,143	1968.1%
2052	14,924	397,304	2662.3%	18,654	397,304	2129.8%
2053	10,836	309,937	2860.2%	13,545	309,937	2288.2%
2054	7,759	238,574	3074.8%	9,699	238,574	2459.8%
2055	5,500	181,959	3308.4%	6,875	181,959	2646.7%
2056	3,873	137,742	3556.3%	4,841	137,742	2845.1%
2057	2,722	104,754	3848.8%	3,402	104,754	3079.1%
Present Value ²	89,032,662	326,893,679	367.2%	106,547,469	326,893,679	306.8%
Lifetime ²	839,071,372	891,579,997	106.3%	856,586,180	891,579,997	104.1%

¹ Projected future earned premiums and incurred claims are based on best estimate persistency and morbidity assumptions as shown in Section 5 of the actuarial memorandum.

² The interest rate used to accumulate the historical and future totals varies for each year. It ranges from 4.9% to 6.5%.

American General Life Insurance Company

Policy Form 64028

Lifetime Experience (Pennsylvania Only)

Results With No Rate Increase				Results With Proposed Rate Increase		
Year	Earned Premiums ¹	Incurred Claims ¹	Loss Ratio	Earned Premiums ¹	Incurred Claims ¹	Loss Ratio
1997	194	0	0.0%	194	-	0.0%
1998	65,012	0	0.0%	65,012	-	0.0%
1999	350,125	0	0.0%	350,125	-	0.0%
2000	844,731	18,628	2.2%	844,731	18,628	2.2%
2001	1,464,835	311,675	21.3%	1,464,835	311,675	21.3%
2002	1,616,593	305,848	18.9%	1,616,593	305,848	18.9%
2003	1,541,040	748,000	48.5%	1,541,040	748,000	48.5%
2004	1,450,359	152,666	10.5%	1,450,359	152,666	10.5%
2005	1,409,117	315,729	22.4%	1,409,117	315,729	22.4%
2006	1,454,152	1,087,082	74.8%	1,454,152	1,087,082	74.8%
2007	1,441,347	73,998	5.1%	1,441,347	73,998	5.1%
2008	1,411,051	1,249,413	88.5%	1,411,051	1,249,413	88.5%
2009	1,433,347	1,332,704	93.0%	1,433,347	1,332,704	93.0%
2010	1,445,911	1,333,332	92.2%	1,445,911	1,333,332	92.2%
2011	1,434,843	1,010,272	70.4%	1,434,843	1,010,272	70.4%
2012	1,379,547	557,126	40.4%	1,379,547	557,126	40.4%
2013	1,377,092	3,120,348	226.6%	1,377,092	3,120,348	226.6%
2014	1,333,256	1,711,021	128.3%	1,333,256	1,711,021	128.3%
2015	1,283,293	3,027,971	236.0%	1,283,293	3,027,971	236.0%
2016	1,268,664	1,585,459	125.0%	1,268,664	1,585,459	125.0%
2017	1,133,100	1,199,152	105.8%	1,133,100	1,199,152	105.8%
Accumulated ²	45,274,416	27,864,500	61.5%	45,274,416	27,864,500	61.5%
2018	1,127,470	1,915,961	169.9%	1,127,470	1,915,961	169.9%
2019	1,020,597	1,983,699	194.4%	1,199,201	1,983,699	165.4%
2020	918,641	2,014,867	219.3%	1,148,301	2,014,867	175.5%
2021	819,650	2,008,434	245.0%	1,024,562	2,008,434	196.0%
2022	730,442	1,981,655	271.3%	913,052	1,981,655	217.0%
2023	647,114	1,948,883	301.2%	808,892	1,948,883	240.9%
2024	569,679	1,905,491	334.5%	712,098	1,905,491	267.6%
2025	498,718	1,850,839	371.1%	623,397	1,850,839	296.9%
2026	434,120	1,775,380	409.0%	542,650	1,775,380	327.2%
2027	374,869	1,682,944	448.9%	468,587	1,682,944	359.2%
2028	321,825	1,584,982	492.5%	402,281	1,584,982	394.0%
2029	274,194	1,481,801	540.4%	342,743	1,481,801	432.3%
2030	232,039	1,365,525	588.5%	290,049	1,365,525	470.8%
2031	194,960	1,239,129	635.6%	243,700	1,239,129	508.5%
2032	162,640	1,102,203	677.7%	203,300	1,102,203	542.2%
2033	134,671	968,969	719.5%	168,339	968,969	575.6%
2034	110,681	849,058	767.1%	138,351	849,058	613.7%
2035	90,286	738,874	818.4%	112,857	738,874	654.7%
2036	73,115	637,534	872.0%	91,394	637,534	697.6%
2037	58,730	537,973	916.0%	73,413	537,973	732.8%
2038	46,840	446,088	952.4%	58,549	446,088	761.9%
2039	37,089	369,469	996.2%	46,362	369,469	796.9%
2040	29,180	303,899	1041.4%	36,475	303,899	833.2%
2041	22,784	250,118	1097.8%	28,480	250,118	878.2%
2042	17,679	201,954	1142.3%	22,099	201,954	913.8%
2043	13,628	162,517	1192.5%	17,035	162,517	954.0%
2044	10,437	129,238	1238.3%	13,046	129,238	990.7%
2045	7,942	102,087	1285.4%	9,927	102,087	1028.3%
2046	6,030	81,143	1345.6%	7,538	81,143	1076.5%
2047	4,516	63,290	1401.6%	5,644	63,290	1121.3%
2048	3,373	49,961	1481.1%	4,216	49,961	1184.9%
2049	2,491	38,923	1562.7%	3,113	38,923	1250.2%
2050	1,847	30,424	1647.0%	2,309	30,424	1317.6%
2051	1,343	23,946	1783.5%	1,678	23,946	1426.8%
2052	977	18,434	1887.2%	1,221	18,434	1509.8%
2053	705	14,430	2046.8%	881	14,430	1637.4%
2054	493	10,842	2200.7%	616	10,842	1760.6%
2055	341	8,096	2376.7%	426	8,096	1901.4%
2056	237	5,965	2521.4%	296	5,965	2017.1%
2057	161	4,187	2599.0%	201	4,187	2079.2%
Present Value ²	6,590,546	20,034,956	304.0%	7,893,391	20,034,956	253.8%
Lifetime ²	51,864,962	47,899,457	92.4%	53,167,807	47,899,457	90.1%

¹ Projected future earned premiums and incurred claims are based on best estimate persistency and morbidity assumptions as shown in Section 5 of the actuarial memorandum.

² The interest rate used to accumulate the historical and future totals varies for each year. It ranges from 4.9% to 6.5%.

American General Life Insurance Company
Policy Form 64028
Lifetime Experience (Nationwide)
Earned Premiums at Historical Pennsylvania Rate Level

	Results With No Rate Increase			Results With Proposed Rate Increase		
<u>Year</u>	<u>Earned Premiums¹</u>	<u>Incurred Claims¹</u>	<u>Loss Ratio</u>	<u>Earned Premiums¹</u>	<u>Incurred Claims¹</u>	<u>Loss Ratio</u>
1997	114,262	0	0.0%	114,262	-	0.0%
1998	2,741,075	244,334	8.9%	2,741,075	244,334	8.9%
1999	8,897,299	1,637,372	18.4%	8,897,299	1,637,372	18.4%
2000	16,769,737	3,532,967	21.1%	16,769,737	3,532,967	21.1%
2001	25,249,863	10,122,796	40.1%	25,249,863	10,122,796	40.1%
2002	27,255,517	11,833,562	43.4%	27,255,517	11,833,562	43.4%
2003	25,899,360	12,427,752	48.0%	25,899,360	12,427,752	48.0%
2004	24,383,594	10,270,483	42.1%	24,383,594	10,270,483	42.1%
2005	24,598,397	16,216,752	65.9%	24,598,397	16,216,752	65.9%
2006	26,178,325	18,573,515	70.9%	26,178,325	18,573,515	70.9%
2007	24,411,964	18,415,944	75.4%	24,411,964	18,415,944	75.4%
2008	23,268,165	13,767,410	59.2%	23,268,165	13,767,410	59.2%
2009	26,252,360	21,989,479	83.8%	26,252,360	21,989,479	83.8%
2010	24,274,237	21,971,421	90.5%	24,274,237	21,971,421	90.5%
2011	23,562,771	21,603,845	91.7%	23,562,771	21,603,845	91.7%
2012	22,566,423	20,222,985	89.6%	22,566,423	20,222,985	89.6%
2013	22,090,472	32,206,378	145.8%	22,090,472	32,206,378	145.8%
2014	21,314,107	28,354,239	133.0%	21,314,107	28,354,239	133.0%
2015	21,172,508	32,259,983	152.4%	21,172,508	32,259,983	152.4%
2016	19,880,029	35,049,933	176.3%	19,880,029	35,049,933	176.3%
2017	17,103,058	31,125,205	182.0%	17,103,058	31,125,205	182.0%
Accumulated ²	784,345,422	564,686,319	72.0%	784,345,422	564,686,319	72.0%
2018	16,789,232	33,237,835	198.0%	16,789,232	33,237,835	198.0%
2019	15,119,547	33,931,940	224.4%	17,765,468	33,931,940	191.0%
2020	13,515,121	34,012,562	251.7%	16,893,902	34,012,562	201.3%
2021	12,025,135	33,579,877	279.2%	15,031,419	33,579,877	223.4%
2022	10,647,532	32,857,307	308.6%	13,309,415	32,857,307	246.9%
2023	9,387,665	31,963,379	340.5%	11,734,582	31,963,379	272.4%
2024	8,229,845	31,001,257	376.7%	10,287,307	31,001,257	301.4%
2025	7,173,059	29,807,723	415.6%	8,966,324	29,807,723	332.4%
2026	6,215,901	28,299,323	455.3%	7,769,876	28,299,323	364.2%
2027	5,353,319	26,603,933	497.0%	6,691,649	26,603,933	397.6%
2028	4,581,376	24,839,978	542.2%	5,726,720	24,839,978	433.8%
2029	3,896,263	23,000,801	590.3%	4,870,329	23,000,801	472.3%
2030	3,292,677	21,012,673	638.2%	4,115,846	21,012,673	510.5%
2031	2,764,627	18,888,246	683.2%	3,455,784	18,888,246	546.6%
2032	2,306,718	16,759,893	726.6%	2,883,397	16,759,893	581.3%
2033	1,912,593	14,717,715	769.5%	2,390,741	14,717,715	615.6%
2034	1,575,348	12,885,520	817.9%	1,969,185	12,885,520	654.4%
2035	1,289,584	11,207,435	869.1%	1,611,980	11,207,435	695.3%
2036	1,048,949	9,654,671	920.4%	1,311,186	9,654,671	736.3%
2037	847,732	8,227,205	970.5%	1,059,665	8,227,205	776.4%
2038	680,913	6,942,509	1019.6%	851,141	6,942,509	815.7%
2039	543,396	5,854,342	1077.4%	679,245	5,854,342	861.9%
2040	431,149	4,914,390	1139.8%	538,936	4,914,390	911.9%
2041	339,913	4,100,361	1206.3%	424,891	4,100,361	965.0%
2042	266,291	3,400,519	1277.0%	332,863	3,400,519	1021.6%
2043	207,364	2,797,092	1348.9%	259,205	2,797,092	1079.1%
2044	160,405	2,298,466	1432.9%	200,506	2,298,466	1146.3%
2045	123,438	1,873,064	1517.4%	154,297	1,873,064	1213.9%
2046	94,360	1,518,373	1609.1%	117,950	1,518,373	1287.3%
2047	71,619	1,230,277	1717.8%	89,524	1,230,277	1374.2%
2048	54,009	991,570	1835.9%	67,511	991,570	1468.7%
2049	40,289	794,169	1971.2%	50,361	794,169	1577.0%
2050	29,900	631,573	2112.3%	37,375	631,573	1689.9%
2051	22,070	502,143	2275.2%	27,587	502,143	1820.2%
2052	16,137	397,304	2462.1%	20,171	397,304	1969.7%
2053	11,717	309,937	2645.2%	14,646	309,937	2116.2%
2054	8,390	238,574	2843.7%	10,487	238,574	2274.9%
2055	5,947	181,959	3059.7%	7,434	181,959	2447.8%
2056	4,188	137,742	3289.0%	5,235	137,742	2631.2%
2057	2,943	104,754	3559.5%	3,679	104,754	2847.6%
Present Value ²	96,269,398	326,893,679	339.6%	115,207,841	326,893,679	283.7%
Lifetime ²	880,614,820	891,579,997	101.2%	899,553,263	891,579,997	99.1%

¹ Projected future earned premiums and incurred claims are based on best estimate persistency and morbidity assumptions as shown in Section 5 of the actuarial memorandum.

² The interest rate used to accumulate the historical and future totals varies for each year. It ranges from 4.9% to 6.5%.

American General Insurance Company
LTC Rate History and Filing Status
Policy 64028 and Associated Riders

			Rate Increase #1			Rate Increase #2			Rate Increase #3			Rate Increase #4			Rate Increase #5		
State	Inforce Lives as of 12/20/2017	Annualized Premium as of 12/20/2017	Rate Incrs Requested	Rt Incrs Approved	Approved Date/Current Status	Rate Incrs Requested	Rt Incrs Approved	Approved Date/Current Status	Rate Incrs Requested	Rt Incrs Approved	Approved Date/Current Status	Rate Incrs Requested	Rt Incrs Approved	Approved Date/Current Status	Rate Incrs Requested	Rt Incrs Approved	Approved Date/Current Status
Alabama	0	0	0%	0%	-	0%	0%	-	0%	0%	-	0%	0%	-	0%	0%	-
Alaska	0	0	0%	0%	-	0%	0%	-	0%	0%	-	0%	0%	-	0%	0%	-
Arizona	56	196,764	25%	15%	9/9/2005	25%	15%	7/31/2007	25%	15%	12/29/2008	25%	25%	5/17/2010	25%	25%	1/23/2012
Arkansas	5	27,302	25%	25%	11/6/2006	25%	25%	10/1/2008	25%	12.5%	3/3/2010	25%	10%	4/19/2013	25%	15%	6/24/2015
California	699	2,067,375	25%	25%	1/14/2005	25%	25%	6/26/2007	25%	25%	5/11/2010	77.4%	0%	pending	25%	0%	to be filed
Colorado	43	131,152	25%	25%	7/19/2006	25%	25%	10/7/2008	25%	25%	1/12/2010	25%	25%	7/15/2015	25%	0%	to be filed
Connecticut	61	322,089	25%	25%	5/25/2006	25%	15%	8/5/2008	25%	10%	11/6/2009	25%	20%	11/19/2010	25%	15%	7/12/2012
DC	4	9,827	25%	21%	10/8/2008	25%	10%	3/3/2011	25%	10%	5/30/2012	25%	10%	11/8/2013	10%	10%	2/18/2015
Delaware	33	70,200	25%	10%	4/5/2006	25%	10%	10/20/2008	25%	15%	5/10/2010	25%	15%	8/10/2011	25%	25%	10/22/2013
Florida	159	369,095	23%	23%	10/30/2006	64%	11.7%	10/24/2014	46.3%	46.3%	10/2/2017	25%	0%	to be filed	25%	0%	to be filed
Georgia	12	47,180	25%	12%	9/26/2005	25%	10%	3/6/2007	25%	10%	11/11/2008	25%	10%	3/30/2010	25%	15%	7/18/2011
Hawaii	7	26,478	25%	20%	8/29/2006	25%	20%	12/24/2008	25%	15%	6/6/2011	25%	25%	8/12/2014	25%	20.6%	6/19/2018
Idaho	36	79,402	25%	25%	6/8/2006	25%	25%	10/7/2008	25%	25%	4/29/2010	25%	10%	1/6/2012	25%	10%	10/30/2014
Illinois	228	1,055,298	25%	25%	2/4/2005	25%	25%	6/20/2007	25%	25%	8/4/2008	25%	25%	12/4/2009	25%	25%	3/29/2011
Indiana	29	72,218	25%	25%	9/24/2005	25%	25%	2/20/2007	25%	25%	11/6/2008	25%	10%	6/24/2010	25%	0%	to be filed
Iowa	50	138,471	25%	20%	6/2/2006	25%	15%	11/24/2008	25%	20%	5/7/2010	25%	19%	7/6/2011	25%	18%	11/5/2012
Kansas	150	455,606	25%	15%	8/11/2005	25%	15%	6/1/2007	25%	25%	11/10/2008	25%	10%	7/26/2010	25%	10%	9/28/2011
Kentucky	33	111,424	25%	25%	7/15/2005	25%	25%	2/19/2007	25%	10%	1/6/2009	25%	10%	5/17/2010	25%	5%/20%	9/7/2011
Louisiana	43	96,920	25%	25%	2/9/2007	25%	10%	8/21/2008	25%	15%	5/21/2010	15%	15%	8/23/2013	25%	20%	5/31/2016
Maine	18	64,332	0%	0%	-	0%	0%	-	0%	0%	-	0%	0%	-	0%	0%	-
Maryland	154	729,463	15%	15%	7/27/2005	15%	15%	2/20/2007	15%	15%	8/19/2008	15%	15%	10/27/2009	15%	15%	11/29/2011
Massachusetts	361	1,070,483	25%	25%	11/23/2005	25%	10%	5/17/2012	151%	40%	1/20/2017	25%	0%	to be filed	25%	0%	to be filed
Michigan	68	328,172	25%	25%	3/17/2005	25%	25%	2/28/2007	25%	25%	9/18/2008	25%	25%	11/2/2009	25%	25%	12/14/2010
Minnesota	129	305,855	25%	25%	3/15/2005	25%	25%	4/12/2007	25%	25%	2/10/2009	25%	25%	4/24/2018	25%	0%	to be filed
Mississippi	11	44,428	25%	25%	10/24/2008	25%	25%	3/26/2010	25%	25%	7/25/2011	25%	25%	3/8/2013	25%	25%	5/22/2014
Missouri	103	400,562	25%	25%	6/12/2006	25%	25%	10/31/2007	25%	25%	11/14/2008	25%	26.5%	8/22/2012	25%	25%	3/18/2015
Montana	10	23,679	25%	25%	3/2/2006	25%	25%	9/16/2008	25%	25%	11/12/2009	25%	25%	12/20/2010	25%	15%	1/23/2012
Nebraska	27	94,917	25%	25%	4/1/2005	25%	25%	1/5/2009	25%	25%	3/30/2010	25%	10%	10/14/2011	25%	25%	3/21/2013
Nevada	15	46,916	25%	25%	10/15/2008	25%	25%	1/27/2010	25%	20%	4/16/2013	25%	25%	4/29/2015	25%	25%	4/23/2018
New Hampshire	32	79,801	25%	25%	7/14/2006	25%	25%	7/17/2008	25%	25%	10/1/2009	25%	25%	8/10/2012	25%	25%	3/17/2015
New Jersey	370	1,746,169	25%	20%/10%	12/12/2006	25%	25%	10/31/2008	25%	25%	7/12/2010	25%	25%	11/21/2012	25%	25%	3/19/2014
New Mexico	52	138,542	25%	25%	4/4/2005	25%	25%	3/8/2007	25%	25.2%	10/2/2009	25%	10%	12/21/2012	25%	15%	2/25/2014
New York	336	1,229,788	0%	0%	-	0%	0%	-	0%	0%	-	0%	0%	-	0%	0%	-
North Carolina	119	404,465	25%	25%	12/9/2005	25%	25%	9/11/2008	25%	25%	11/17/2009	25%	13.5%	7/23/2013	25%	10%	1/21/2015
North Dakota	68	252,759	25%	20%	3/15/2005	25%	20%	3/1/2007	25%	20%	10/21/2008	25%	20%	1/5/2010	25%	20%	11/23/2010
Ohio	218	689,862	25%	25%	1/21/2005	25%	25%	2/15/2007	25%	25%	9/10/2008	25%	10%	4/9/2010	25%	25%	12/2/2015
Oklahoma	161	468,792	15%	15%	12/27/2004	15%	15%	2/2/2007	15%	15%	2/6/2009	15%	10%	11/8/2010	15%	15%	12/20/2011
Oregon	93	269,942	25%	20%	4/30/2007	25%	15%	10/10/2008	25%	5%	5/20/2010	25%	10%	12/9/2011	25%	15%	12/16/2013
Pennsylvania	327	1,302,643	25%	25%	6/2/2005	25%	10%	9/19/2007	25%	25%	9/8/2008	25%	17.5%	5/6/2010	25%	17.5%	6/8/2012
Rhode Island	105	323,563	25%	25%	4/4/2005	25%	25%	4/5/2007	25%	15.4%	8/17/2009	25%	16.7%	9/19/2011	25%	25%	4/28/2015
South Carolina	38	141,038	25%	25%	5/9/2006	25%	25%	4/25/2007	25%	20%	11/25/2008	25%	20%	7/22/2010	25%	5%	11/3/2011
South Dakota	27	158,621	25%	25%	6/24/2005	25%	25%	7/11/2008	25%	25%	8/27/2009	25%	11%	10/21/2010	25%	25%	2/10/2012
Tennessee	39	152,262	25%	25%	6/16/2006	25%	15%	9/22/2008	25%	18%	11/18/2009	25%	10%	2/17/2011	25%	25%	3/15/2012
Texas	383	1,038,921	25%	25%	8/1/2005	25%	18%	4/25/2007	25%	16%	6/29/2009	25%	25%	6/10/2011	25%	18%	7/28/2014
Utah	21	50,814	25%	25%	8/10/2006	25%	25%	7/6/2009	25%	25%	10/25/2010	25%	25%	3/30/2012	25%	25%	1/10/2017
Vermont	6	13,481	25%	0%	disapproved	0%	0%	not filing	0%	0%	not filing	0%	0%	not filing	0%	0%	not filing
Virginia	85	346,306	25%	25%	7/25/2006	25%	25%	10/1/2008	25%	25%	5/29/2011	25%	12.6%	3/14/2013	25%	25%	11/6/2015
Washington	65	408,092	25%	25%	2/1/2005	25%	25%	2/21/2007	25%	25%	9/2/2008	25%	25%	11/23/2009	25%	25%	5/2/2011
West Virginia	10	44,583	25%	15%	6/14/2006	25%	25%	12/10/2008	25%	25%	5/13/2010	25%	25%	9/28/2011	25%	15%	3/25/2013
Wisconsin	974	2,757,341	25%	20%	10/21/2005	25%	12%	11/1/2007	25%	16%/10%	8/25/2009	25%	25%/10%	8/4/2011	25%	25%/10%	11/18/2013
Wyoming	0	0	0%	0%	-	0%	0%	-	0%	0%	-	0%	0%	-	0%	0%	-

			Rate Increase #6			Rate Increase #7			Rate Increase #8			Rate Increase #9			Rate Increase #10		
State	Inforce Lives as of 12/20/2017	Annualized Premium as of 12/20/2017	Rate Incrs Requested	Rt Incrs Approved	Approved Date/Current Status	Rate Incrs Requested	Rt Incrs Approved	Approved Date/Current Status	Rate Incrs Requested	Rt Incrs Approved	Approved Date/Current Status	Rate Incrs Requested	Rt Incrs Approved	Approved Date/Current Status	Rate Incrs Requested	Rt Incrs Approved	Approved Date/Current Status
Alabama	0	0	0%	0%	-	0%	0%	-	0%	0%	-	0%	0%	-	0%	0%	-
Alaska	0	0	0%	0%	-	0%	0%	-	0%	0%	-	0%	0%	-	0%	0%	-
Arizona	56	196,764	25%	0%	to be filed	25%	0%	to be filed	25%	0%	to be filed	25%	0%	to be filed	25%	0%	to be filed
Arkansas	5	27,302	25%	25%	11/7/2016	25%	25%	6/15/2018	25%	0%	to be filed	25%	0%	to be filed	25%	0%	to be filed
California	699	2,067,375	25%	0%	to be filed	25%	0%	to be filed	25%	0%	to be filed	25%	0%	to be filed	25%	0%	to be filed
Colorado	43	131,152	25%	0%	to be filed	25%	0%	to be filed	25%	0%	to be filed	25%	0%	to be filed	25%	0%	to be filed
Connecticut	61	322,089	25%	20%	6/18/2013	19%	19%	9/3/2015	25%	40%	3/27/2018	25%	0%	to be filed	25%	0%	to be filed
DC	4	9,827	0%	0%	not filing	0%	0%	not filing	0%	0%	not filing	0%	0%	not filing	0%	0%	not filing
Delaware	33	70,200	25%	25%	5/20/2015	25%	25%	11/16/2017	25%	0%	to be filed	25%	0%	to be filed	25%	0%	to be filed
Florida	159	369,095	25%	0%	to be filed	25%	0%	to be filed	25%	0%	to be filed	25%	0%	to be filed	25%	0%	to be filed
Georgia	12	47,180	25%	12%	7/20/2012	25%	10%	8/13/2013	25%	10%	7/29/2015	25%	12%	7/26/2017	25%	0%	to be filed
Hawaii	7	26,478	25%	0%	to be filed	25%	0%	to be filed	25%	0%	to be filed	25%	0%	to be filed	25%	0%	to be filed
Idaho	36	79,402	42.2%	21%	7/31/2018	25%	0%	to be filed	25%	0%	to be filed	25%	0%	to be filed	25%	0%	to be filed
Illinois	228	1,055,298	25%	25%	3/27/2012	25%	25%	1/8/2015	27%	27%	10/30/2017	25%	0%	to be filed	25%	0%	to be filed
Indiana	29	72,218	25%	0%	to be filed	25%	0%	to be filed	25%	0%	to be filed	25%	0%	to be filed	25%	0%	to be filed
Iowa	50	138,471	25%	16.5%	12/27/2013	25%	17.9%	10/14/2015	25%	0%	to be filed	25%	0%	to be filed	25%	0%	to be filed
Kansas	150	455,606	25%	12%	10/23/2012	25%	10%	9/24/2013	25%	10%	3/18/2016	25%	0%	pending	25%	0%	to be filed
Kentucky	33	111,424	25%	5%/15%/25%	9/23/2014	25%	15%	2/1/2016	25%	0%	to be filed	25%	0%	to be filed	25%	0%	to be filed
Louisiana	43	96,920	25%	0%	to be filed	25%	0%	to be filed	25%	0%	to be filed	25%	0%	to be filed	25%	0%	to be filed
Maine	18	64,332	0%	0%	-	0%	0%	-	0%	0%	-	0%	0%	-	0%	0%	-
Maryland	154	729,463	15%	15%	1/15/2013	15%	15%	2/28/2014	15%	15%	2/2/2016	15%	8%	5/4/2018	15%	0%	to be filed
Massachusetts	361	1,070,483	25%	0%	to be filed	25%	0%	to be filed	25%	0%	to be filed	25%	0%	to be filed	25%	0%	to be filed
Michigan	68	328,172	25%	25%	1/25/2012	25%	25%	7/15/2013	11%	11%	7/29/2015	10%	10%	12/27/2017	10%	0%	to be filed
Minnesota	129	305,855	25%	0%	to be filed	25%	0%	to be filed	25%	0%	to be filed	25%	0%	to be filed	25%	0%	to be filed
Mississippi	11	44,428	25%	10%	1/21/2016	25%	0%	to be filed	25%	0%	to be filed	25%	0%	to be filed	25%	0%	to be filed
Missouri	103	400,562	25%	25%	8/2/2016	25%	25%	9/26/2018	25%	0%	to be filed	25%	0%	to be filed	25%	0%	to be filed
Montana	10	23,679	25%	25%	8/20/2013	25%	0%	to be filed	25%	0%	to be filed	25%	0%	to be filed	25%	0%	to be filed
Nebraska	27	94,917	25%	25%	10/17/2014	25%	33.1%	10/27/2016	25%	0%	to be filed	25%	0%	to be filed	25%	0%	to be filed
Nevada	15	46,916	25%	0%	to be filed	25%	0%	to be filed	25%	0%	to be filed	25%	0%	to be filed	25%	0%	to be filed
New Hampshire	32	79,801	25%	0%	to be filed	25%	0%	to be filed	25%	0%	to be filed	25%	0%	to be filed	25%	0%	to be filed
New Jersey	370	1,746,169	25%	33.1%	3/17/2017	25%	0%	to be filed	25%	0%	to be filed	25%	0%	to be filed	25%	0%	to be filed
New Mexico	52	138,542	25%	15%	10/23/2015	25%	15%	7/5/2018	25%	0%	to be filed	25%	0%	to be filed	25%	0%	to be filed
New York	336	1,229,788	0%	0%	-	0%	0%	-	0%	0%	-	0%	0%	-	0%	0%	-
North Carolina	119	404,465	25%	0%	to be filed	25%	0%	to be filed	25%	0%	to be filed	25%	0%	to be filed	25%	0%	to be filed
North Dakota	68	252,759	25%	20%	2/13/2012	25%	15%	7/18/2013	25%	15%	7/24/2015	25%	15%	10/25/2017	25%	0%	to be filed
Ohio	218	689,862	25%	15%	3/6/2018	25%	0%	to be filed	25%	0%	to be filed	25%	0%	to be filed	25%	0%	to be filed
Oklahoma	161	468,792	25%	25%	3/27/2013	25%	25%	10/28/2014	25%	10%	5/31/2016	25%	0%	to be filed	25%	0%	to be filed
Oregon	93	269,942	25%	70%	12/14/2015	25%	0%	to be filed	25%	0%	to be filed	25%	0%	to be filed	25%	0%	to be filed
Pennsylvania	327	1,302,643	25%	15%	10/7/2014	25%	0%	pending	25%	0%	to be filed	25%	0%	to be filed	25%	0%	to be filed
Rhode Island	105	323,563	25%	0%	pending	25%	0%	to be filed	25%	0%	to be filed	25%	0%	to be filed	25%	0%	to be filed
South Carolina	38	141,038	25%	15%	3/1/2013	25%	9.5%	9/12/2014	25%	8%	2/23/2016	25%	0%	to be filed	25%	0%	to be filed
South Dakota	27	158,621	25%	25%	8/13/2013	25%	25%	9/9/2015	25%	25%	10/17/2018	25%	0%	to be filed	25%	0%	to be filed
Tennessee	39	152,262	25%	25%	7/23/2013	25%	25%	2/20/2015	25%	15%	8/17/2017	25%	0%	to be filed	25%	0%	to be filed
Texas	383	1,038,921	25%	0%	to be filed	25%	0%	to be filed	25%	0%	to be filed	25%	0%	to be filed	25%	0%	to be filed
Utah	21	50,814	25%	0%	to be filed	25%	0%	to be filed	25%	0%	to be filed	25%	0%	to be filed	25%	0%	to be filed
Vermont	6	13,481	0%	0%	not filing	0%	0%	not filing	0%	0%	not filing	0%	0%	not filing	0%	0%	not filing
Virginia	85	346,306	25%	0%	pending	25%	0%	to be filed	25%	0%	to be filed	25%	0%	to be filed	25%	0%	to be filed
Washington	65	408,092	25%	25%	7/6/2012	25%	25%	11/22/2013	25%	25%	9/30/2015	25%	0%	to be filed	25%	0%	to be filed
West Virginia	10	44,583	25%	25%	3/23/2015	25%	25%	3/31/2017	25%	0%	to be filed	25%	0%	to be filed	25%	0%	to be filed
Wisconsin	974	2,757,341	25%	25%/10%	1/12/2016	25%	12%/10%	3/19/2018	25%	0%	to be filed	25%	0%	to be filed	25%	0%	to be filed
Wyoming	0	0	0%	0%	-	0%	0%	-	0%	0%	-	0%	0%	-	0%	0%	-

American General Life Insurance Company

Actuarial Justification of Premium Rate Increase For Individual Long Term Care Policy Form Series 64028

1. PURPOSE OF FILING

This is a rate increase filing for American General Life Insurance Company's existing Long Term Care Policy Form Series 64028. The purpose of this filing is to demonstrate that the anticipated loss ratio for this form meets the minimum requirements of this state. This rate filing is not intended to be used for any other purposes.

2. SCOPE OF FILING

This filing applies to the Company's Long Term Care policy and rider forms summarized below:

Series LTC-1

Policy Form 64028-PA Non-Tax Qualified

Policy Form C12277-PA Tax Qualified

Rider Form 64031 (Inflation Benefit)

Rider Form 64032-PA (Nonforfeiture Benefit)

Additionally, the policy and rider forms listed below are Franchise policies which are not regulated by the Pennsylvania Insurance Department and so approval of a rate increase for these is not being requested. The same rate increase approved for the above policies and forms will be applied, as past rate increases have been applied.

Policy Form L50004-PA Non-Tax Qualified

Policy Form L50005-PA Tax Qualified

Rider Form L50009 (Inflation Benefit)

Rider Form L50010-PA (Nonforfeiture Benefit)

The rate increase will apply to all insureds issued coverage under the above referenced forms in this state. The number of policyholders and average premiums before and after the rate increase are shown in Exhibit A.

The rate increase will apply to in-force business only as the company stopped selling Policy Form Series 64028 in 2001. There were no policies sold on or after September 15, 2002.

3. REASON FOR RATE INCREASE REQUEST

This rate filing is a request for a 25% increase. While a rate increase larger than 25% can be justified at this time, the company is currently not seeking a higher increase. Instead the company will continue to monitor emerging experience and review whether an additional rate increase is necessary.

The product was originally priced for a 61% lifetime loss ratio. Exhibit B provides the originally filed loss ratios for this policy by duration. This filing demonstrates that if future experience is

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Actuarial Justification of Premium Rate Increase For Individual Long Term Care Policy Form Series 64028

consistent with our best estimates, the actual lifetime loss ratio will be 106.3%. The requested rate increase is needed to mitigate future losses.

The proposed effective date after approval and fulfillment of all statutory and contractual requirements will not be sooner than May 1, 2019, which is more than one year from the implementation date of the previous rate increase.

4. RATE INCREASE HISTORY

There have been six previous rate increases on the policies included in this filing:

Approval Date	Percentage Increase
6/2/2005	25%
9/19/2007	10%
9/8/2008	25%
5/6/2010	17.5%
6/8/2012	17.5%
10/7/2014	15%

Exhibit F provides the history of rate changes for the nation.

5. PROJECTION ASSUMPTIONS

Interest – The effective annual rate of interest assumed for accumulating historical experience and for discounting projected future experience ranges from 4.9% to 6.5%.

Mortality – Mortality assumptions were developed separately for active lives and disabled lives. Active life mortality rates were developed as factors of the 2000 Annuity Table by attained age and policy duration. Active life mortality improvement is assumed for the first 30 years of the projection using the AA projection scale. Adjustment factors were developed based on actual experience and range from 0.53 for issue ages 64 and under to 0.60 for issue ages 88 and higher. Disabled life mortality is based on a percentage of claim termination rates.

Voluntary Lapse Rates - Current best estimate lapse assumptions by policy duration were derived from actual experience and displayed in the table below:

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Voluntary Lapse Rates	
<u>Policy Year</u>	<u>Lapse Rates</u>
1	10.00%
2	5.00%
3	2.90%
4	2.10%
5	2.30%
6	2.10%
7	2.20%
8	3.00%
9	3.00%
10	3.00%
11	2.40%
12	2.20%
13	2.10%
14+	1.75%

Best estimate lapse assumptions are adjusted based on policy benefits. In general, lapse assumptions are lower for policies with higher benefits.

Morbidity - Morbidity assumptions are based on American General Life Insurance Company's actual experience. Expected claim costs are developed as the product of incidence, utilization and claim continuance and vary by the place of care (home care, assisted living facility, or nursing home). The morbidity assumptions do not include morbidity improvement.

6. MINIMUM REQUIRED LIFETIME LOSS RATIO

The minimum required lifetime loss ratio for these forms is 60%.

7. PROJECTED FUTURE EXPERIENCE

Future experience, which has been projected for forty years using the best estimate assumptions described in Section 5, is shown in Exhibit C. The following table summarizes the nationwide anticipated future loss ratio without the requested rate increase:

Nationwide Future Experience Best Estimate Assumptions Without Rate Increase		
Earned Premium	Incurred Claims	Loss Ratio
\$89,032,662	\$326,893,679	367.2%

8. HISTORICAL EXPERIENCE

Nationwide and Pennsylvania experience from 4/1/1997 through 12/31/2017 are shown in Exhibits C and D respectively. This data includes claim payments through 12/31/2017. The

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following table summarizes the Nationwide and Pennsylvania historical loss ratios accumulated with interest to 12/31/2017:

Historical Actual Experience			
Area	Earned Premium	Incurred Claims	Loss Ratio
Nationwide	\$750,038,711	\$564,686,319	75.3%
Pennsylvania	\$45,274,416	\$27,864,500	61.5%

9. LIFETIME ANTICIPATED LOSS RATIO

The lifetime anticipated loss ratio is defined as the present value of the historical and projected future incurred claims divided by the present value of the historical and projected future earned premiums. Exhibits C and D also provide a projection of these values with a 25% rate increase implemented starting in calendar year 2019. Nationwide and Pennsylvania only results are summarized below:

Nationwide Anticipated Lifetime Loss Ratio Rate Increase = 25%			
Time Period	Earned Premium	Incurred Claims	Loss Ratio
Future	\$106,547,469	\$326,893,679	306.8%
Lifetime	\$856,586,180	\$891,579,997	104.1%

Pennsylvania Anticipated Lifetime Loss Ratio Rate Increase = 25%			
Time Period	Earned Premium	Incurred Claims	Loss Ratio
Future	\$7,893,391	\$20,034,956	253.8%
Lifetime	\$53,167,807	\$47,899,457	90.1%

The above demonstrates that both the anticipated future loss ratio and the lifetime anticipated loss ratio are in compliance with the minimum loss ratio requirements after implementation of the 25% rate increase.

With previous rate increase requests, the state has requested Nationwide projections in which earned premiums were restated to current Pennsylvania rate levels. These projections are displayed in Exhibit E.

American General Life Insurance Company**Actuarial Justification of Premium Rate Increase
For Individual Long Term Care Policy Form Series 64028****10. ADDITIONAL POLICYHOLDER OPTIONS TO MITIGATE IMPACT OF PREMIUM RATE INCREASE**

The company will offer the following option to policyholders to mitigate the impact of the premium increase:

Benefit Reduction Offer

The company will offer policyholders the option to reduce benefits upon notification of the premium increase. Several options will allow the policyholder to adjust or manage their premium level by modifying policy benefits. Examples of available benefit modifications include, but are not limited to, decreasing the Daily Benefit Amount (DBA), increasing the elimination period (or waiting period), and decreasing the benefit period.

11. ACTUARIAL CERTIFICATION

I hereby certify to the best of my knowledge and judgment, the entire rate filing submitted herein is in compliance with all applicable laws of this state, the rules of the Department of Insurance, and Actuarial Standard of Practice Number 8 as adopted by the Actuarial Standards Board. In my opinion, the rates are not excessive or unfairly discriminatory. This filing will enhance premium adequacy, but it is likely that future rate action will be necessary. Therefore, benefits cannot be certified reasonable in relation to premium.

Respectfully submitted,



Brian D. Ulery, FSA, MAAA
Principal Consulting Actuary
LTCG

Attachments:

Exhibit A – Nationwide and Pennsylvania Annualized Premiums
Exhibit B – Originally Filed Loss Ratios
Exhibit C – Nationwide Lifetime Experience Without and With Rate Increase
Exhibit D – Pennsylvania Lifetime Experience Without and With Rate Increase
Exhibit E – NW adjusted to PA rate level Lifetime Experience Without and With Rate Increase
Exhibit F – Rate Increase History
Current Rate Sheets
Proposed Rate Sheets (with 25% Increase)

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Exhibit A**American General Life Insurance Company****Nationwide and Pennsylvania Annualized Premiums****Policies Inforce as of 12/31/2017**

		Average Annualized Premiums¹	
		Annualized Premium Per Inforce	With a 25% Rate Increase
Nationwide	5,719	\$3,542	\$4,428
Pennsylvania	327	\$3,984	\$4,980

¹ Based on premium paying policyholders

Exhibit B

American General Life Insurance Company
Policy Form Series 64028
Long Term Care Plan - 30 Year Projection
Original Filed Loss Ratios By Duration

Policy Year	Present Values @ 5%					
	Premiums	Claims	Loss Ratio	Premiums	Claims	Loss Ratio
1	1,646.00	357.87	21.7%	1,646.00	349.25	21.2%
2	1,174.80	352.43	30.0%	1,118.86	327.56	29.3%
3	881.09	348.16	39.5%	799.17	308.18	38.6%
4	710.18	337.80	47.6%	613.48	284.77	46.4%
5	597.83	325.02	54.4%	491.84	260.95	53.1%
6	512.55	315.77	61.6%	401.60	241.45	60.1%
7	442.14	319.93	72.4%	329.93	232.98	70.6%
8	383.65	323.33	84.3%	272.65	224.25	82.2%
9	334.78	326.36	97.5%	226.59	215.57	95.1%
10	290.39	316.20	108.9%	187.19	198.91	106.3%
11	250.59	302.63	120.8%	153.84	181.31	117.9%
12	217.55	296.93	136.5%	127.20	169.42	133.2%
13	187.75	287.79	153.3%	104.55	156.39	149.6%
14	161.02	275.73	171.2%	85.39	142.70	167.1%
15	137.20	261.28	190.4%	69.30	128.78	185.8%
16	116.34	245.33	210.9%	55.96	115.16	205.8%
17	98.10	232.24	236.7%	44.94	103.83	231.0%
18	82.21	217.65	264.7%	35.87	92.67	258.4%
19	68.41	201.91	295.1%	28.43	81.88	288.0%
20	56.50	185.40	328.1%	22.36	71.60	320.2%
21	46.38	168.79	363.9%	17.48	62.08	355.2%
22	37.81	151.94	401.9%	13.57	53.22	392.2%
23	30.57	135.31	442.6%	10.45	45.14	432.0%
24	24.48	119.13	486.6%	7.97	37.85	474.9%
25	19.40	103.60	534.0%	6.02	31.35	521.2%
26	15.25	89.21	585.0%	4.50	25.71	570.9%
27	11.87	75.26	634.0%	3.34	20.66	618.8%
28	9.15	62.71	685.4%	2.45	16.39	668.8%
29	6.99	51.56	737.6%	1.78	12.84	719.8%
30	5.27	41.79	793.0%	1.28	9.91	773.9%
Total	8,556.25	6,829.06	79.81%	6,883.98	4,202.77	61.05%

American General Life Insurance Company

Policy Form 64028

Lifetime Experience (Nationwide)

Results With No Rate Increase				Results With Proposed Rate Increase		
Year	Earned Premiums ¹	Incurred Claims ¹	Loss Ratio	Earned Premiums ¹	Incurred Claims ¹	Loss Ratio
1997	114,262	0	0.0%	114,262	-	0.0%
1998	2,741,075	244,334	8.9%	2,741,075	244,334	8.9%
1999	8,897,299	1,637,372	18.4%	8,897,299	1,637,372	18.4%
2000	16,769,737	3,532,967	21.1%	16,769,737	3,532,967	21.1%
2001	25,249,863	10,122,796	40.1%	25,249,863	10,122,796	40.1%
2002	27,255,517	11,833,562	43.4%	27,255,517	11,833,562	43.4%
2003	25,899,360	12,427,752	48.0%	25,899,360	12,427,752	48.0%
2004	24,383,594	10,270,483	42.1%	24,383,594	10,270,483	42.1%
2005	23,464,347	16,216,752	69.1%	23,464,347	16,216,752	69.1%
2006	23,654,567	18,573,515	78.5%	23,654,567	18,573,515	78.5%
2007	23,429,392	18,415,944	78.6%	23,429,392	18,415,944	78.6%
2008	22,849,710	13,767,410	60.3%	22,849,710	13,767,410	60.3%
2009	22,762,416	21,989,479	96.6%	22,762,416	21,989,479	96.6%
2010	22,350,672	21,971,421	98.3%	22,350,672	21,971,421	98.3%
2011	22,106,283	21,603,845	97.7%	22,106,283	21,603,845	97.7%
2012	21,057,719	20,222,985	96.0%	21,057,719	20,222,985	96.0%
2013	20,400,670	32,206,378	157.9%	20,400,670	32,206,378	157.9%
2014	19,452,068	28,354,239	145.8%	19,452,068	28,354,239	145.8%
2015	18,320,842	32,259,983	176.1%	18,320,842	32,259,983	176.1%
2016	17,573,725	35,049,933	199.4%	17,573,725	35,049,933	199.4%
2017	15,817,392	31,125,205	196.8%	15,817,392	31,125,205	196.8%
Accumulated ²	750,038,711	564,686,319	75.3%	750,038,711	564,686,319	75.3%
2018	15,527,156	33,237,835	214.1%	15,527,156	33,237,835	214.1%
2019	13,982,985	33,931,940	242.7%	16,430,007	33,931,940	206.5%
2020	12,499,166	34,012,562	272.1%	15,623,958	34,012,562	217.7%
2021	11,121,185	33,579,877	301.9%	13,901,481	33,579,877	241.6%
2022	9,847,139	32,857,307	333.7%	12,308,924	32,857,307	266.9%
2023	8,681,978	31,963,379	368.2%	10,852,473	31,963,379	294.5%
2024	7,611,194	31,001,257	407.3%	9,513,992	31,001,257	325.8%
2025	6,633,848	29,807,723	449.3%	8,292,310	29,807,723	359.5%
2026	5,748,641	28,299,323	492.3%	7,185,801	28,299,323	393.8%
2027	4,950,901	26,603,933	537.4%	6,188,626	26,603,933	429.9%
2028	4,236,986	24,839,978	586.3%	5,296,233	24,839,978	469.0%
2029	3,603,374	23,000,801	638.3%	4,504,218	23,000,801	510.7%
2030	3,045,161	21,012,673	690.0%	3,806,451	21,012,673	552.0%
2031	2,556,806	18,888,246	738.7%	3,196,007	18,888,246	591.0%
2032	2,133,318	16,759,893	785.6%	2,666,647	16,759,893	628.5%
2033	1,768,820	14,717,715	832.1%	2,211,025	14,717,715	665.7%
2034	1,456,927	12,885,520	884.4%	1,821,158	12,885,520	707.5%
2035	1,192,644	11,207,435	939.7%	1,490,805	11,207,435	751.8%
2036	970,097	9,654,671	995.2%	1,212,622	9,654,671	796.2%
2037	784,007	8,227,205	1049.4%	980,009	8,227,205	839.5%
2038	629,727	6,942,509	1102.5%	787,159	6,942,509	882.0%
2039	502,548	5,854,342	1164.9%	628,185	5,854,342	931.9%
2040	398,739	4,914,390	1232.5%	498,423	4,914,390	986.0%
2041	314,361	4,100,361	1304.3%	392,951	4,100,361	1043.5%
2042	246,273	3,400,519	1380.8%	307,841	3,400,519	1104.6%
2043	191,776	2,797,092	1458.5%	239,720	2,797,092	1166.8%
2044	148,347	2,298,466	1549.4%	185,434	2,298,466	1239.5%
2045	114,159	1,873,064	1640.8%	142,698	1,873,064	1312.6%
2046	87,267	1,518,373	1739.9%	109,083	1,518,373	1391.9%
2047	66,235	1,230,277	1857.4%	82,794	1,230,277	1485.9%
2048	49,949	991,570	1985.2%	62,436	991,570	1588.1%
2049	37,260	794,169	2131.4%	46,575	794,169	1705.1%
2050	27,652	631,573	2284.0%	34,565	631,573	1827.2%
2051	20,411	502,143	2460.2%	25,514	502,143	1968.1%
2052	14,924	397,304	2662.3%	18,654	397,304	2129.8%
2053	10,836	309,937	2860.2%	13,545	309,937	2288.2%
2054	7,759	238,574	3074.8%	9,699	238,574	2459.8%
2055	5,500	181,959	3308.4%	6,875	181,959	2646.7%
2056	3,873	137,742	3556.3%	4,841	137,742	2845.1%
2057	2,722	104,754	3848.8%	3,402	104,754	3079.1%
Present Value ²	89,032,662	326,893,679	367.2%	106,547,469	326,893,679	306.8%
Lifetime ²	839,071,372	891,579,997	106.3%	856,586,180	891,579,997	104.1%

¹ Projected future earned premiums and incurred claims are based on best estimate persistency and morbidity assumptions as shown in Section 5 of the actuarial memorandum.

² The interest rate used to accumulate the historical and future totals varies for each year. It ranges from 4.9% to 6.5%.

American General Life Insurance Company

Policy Form 64028

Lifetime Experience (Pennsylvania Only)

Results With No Rate Increase				Results With Proposed Rate Increase		
Year	Earned Premiums ¹	Incurred Claims ¹	Loss Ratio	Earned Premiums ¹	Incurred Claims ¹	Loss Ratio
1997	194	0	0.0%	194	-	0.0%
1998	65,012	0	0.0%	65,012	-	0.0%
1999	350,125	0	0.0%	350,125	-	0.0%
2000	844,731	18,628	2.2%	844,731	18,628	2.2%
2001	1,464,835	311,675	21.3%	1,464,835	311,675	21.3%
2002	1,616,593	305,848	18.9%	1,616,593	305,848	18.9%
2003	1,541,040	748,000	48.5%	1,541,040	748,000	48.5%
2004	1,450,359	152,666	10.5%	1,450,359	152,666	10.5%
2005	1,409,117	315,729	22.4%	1,409,117	315,729	22.4%
2006	1,454,152	1,087,082	74.8%	1,454,152	1,087,082	74.8%
2007	1,441,347	73,998	5.1%	1,441,347	73,998	5.1%
2008	1,411,051	1,249,413	88.5%	1,411,051	1,249,413	88.5%
2009	1,433,347	1,332,704	93.0%	1,433,347	1,332,704	93.0%
2010	1,445,911	1,333,332	92.2%	1,445,911	1,333,332	92.2%
2011	1,434,843	1,010,272	70.4%	1,434,843	1,010,272	70.4%
2012	1,379,547	557,126	40.4%	1,379,547	557,126	40.4%
2013	1,377,092	3,120,348	226.6%	1,377,092	3,120,348	226.6%
2014	1,333,256	1,711,021	128.3%	1,333,256	1,711,021	128.3%
2015	1,283,293	3,027,971	236.0%	1,283,293	3,027,971	236.0%
2016	1,268,664	1,585,459	125.0%	1,268,664	1,585,459	125.0%
2017	1,133,100	1,199,152	105.8%	1,133,100	1,199,152	105.8%
Accumulated ²	45,274,416	27,864,500	61.5%	45,274,416	27,864,500	61.5%
2018	1,127,470	1,915,961	169.9%	1,127,470	1,915,961	169.9%
2019	1,020,597	1,983,699	194.4%	1,199,201	1,983,699	165.4%
2020	918,641	2,014,867	219.3%	1,148,301	2,014,867	175.5%
2021	819,650	2,008,434	245.0%	1,024,562	2,008,434	196.0%
2022	730,442	1,981,655	271.3%	913,052	1,981,655	217.0%
2023	647,114	1,948,883	301.2%	808,892	1,948,883	240.9%
2024	569,679	1,905,491	334.5%	712,098	1,905,491	267.6%
2025	498,718	1,850,839	371.1%	623,397	1,850,839	296.9%
2026	434,120	1,775,380	409.0%	542,650	1,775,380	327.2%
2027	374,869	1,682,944	448.9%	468,587	1,682,944	359.2%
2028	321,825	1,584,982	492.5%	402,281	1,584,982	394.0%
2029	274,194	1,481,801	540.4%	342,743	1,481,801	432.3%
2030	232,039	1,365,525	588.5%	290,049	1,365,525	470.8%
2031	194,960	1,239,129	635.6%	243,700	1,239,129	508.5%
2032	162,640	1,102,203	677.7%	203,300	1,102,203	542.2%
2033	134,671	968,969	719.5%	168,339	968,969	575.6%
2034	110,681	849,058	767.1%	138,351	849,058	613.7%
2035	90,286	738,874	818.4%	112,857	738,874	654.7%
2036	73,115	637,534	872.0%	91,394	637,534	697.6%
2037	58,730	537,973	916.0%	73,413	537,973	732.8%
2038	46,840	446,088	952.4%	58,549	446,088	761.9%
2039	37,089	369,469	996.2%	46,362	369,469	796.9%
2040	29,180	303,899	1041.4%	36,475	303,899	833.2%
2041	22,784	250,118	1097.8%	28,480	250,118	878.2%
2042	17,679	201,954	1142.3%	22,099	201,954	913.8%
2043	13,628	162,517	1192.5%	17,035	162,517	954.0%
2044	10,437	129,238	1238.3%	13,046	129,238	990.7%
2045	7,942	102,087	1285.4%	9,927	102,087	1028.3%
2046	6,030	81,143	1345.6%	7,538	81,143	1076.5%
2047	4,516	63,290	1401.6%	5,644	63,290	1121.3%
2048	3,373	49,961	1481.1%	4,216	49,961	1184.9%
2049	2,491	38,923	1562.7%	3,113	38,923	1250.2%
2050	1,847	30,424	1647.0%	2,309	30,424	1317.6%
2051	1,343	23,946	1783.5%	1,678	23,946	1426.8%
2052	977	18,434	1887.2%	1,221	18,434	1509.8%
2053	705	14,430	2046.8%	881	14,430	1637.4%
2054	493	10,842	2200.7%	616	10,842	1760.6%
2055	341	8,096	2376.7%	426	8,096	1901.4%
2056	237	5,965	2521.4%	296	5,965	2017.1%
2057	161	4,187	2599.0%	201	4,187	2079.2%
Present Value ²	6,590,546	20,034,956	304.0%	7,893,391	20,034,956	253.8%
Lifetime ²	51,864,962	47,899,457	92.4%	53,167,807	47,899,457	90.1%

¹ Projected future earned premiums and incurred claims are based on best estimate persistency and morbidity assumptions as shown in Section 5 of the actuarial memorandum.

² The interest rate used to accumulate the historical and future totals varies for each year. It ranges from 4.9% to 6.5%.

American General Life Insurance Company
Policy Form 64028
Lifetime Experience (Nationwide)
Earned Premiums at Historical Pennsylvania Rate Level

	Results With No Rate Increase			Results With Proposed Rate Increase		
<u>Year</u>	<u>Earned Premiums¹</u>	<u>Incurred Claims¹</u>	<u>Loss Ratio</u>	<u>Earned Premiums¹</u>	<u>Incurred Claims¹</u>	<u>Loss Ratio</u>
1997	114,262	0	0.0%	114,262	-	0.0%
1998	2,741,075	244,334	8.9%	2,741,075	244,334	8.9%
1999	8,897,299	1,637,372	18.4%	8,897,299	1,637,372	18.4%
2000	16,769,737	3,532,967	21.1%	16,769,737	3,532,967	21.1%
2001	25,249,863	10,122,796	40.1%	25,249,863	10,122,796	40.1%
2002	27,255,517	11,833,562	43.4%	27,255,517	11,833,562	43.4%
2003	25,899,360	12,427,752	48.0%	25,899,360	12,427,752	48.0%
2004	24,383,594	10,270,483	42.1%	24,383,594	10,270,483	42.1%
2005	24,598,397	16,216,752	65.9%	24,598,397	16,216,752	65.9%
2006	26,178,325	18,573,515	70.9%	26,178,325	18,573,515	70.9%
2007	24,411,964	18,415,944	75.4%	24,411,964	18,415,944	75.4%
2008	23,268,165	13,767,410	59.2%	23,268,165	13,767,410	59.2%
2009	26,252,360	21,989,479	83.8%	26,252,360	21,989,479	83.8%
2010	24,274,237	21,971,421	90.5%	24,274,237	21,971,421	90.5%
2011	23,562,771	21,603,845	91.7%	23,562,771	21,603,845	91.7%
2012	22,566,423	20,222,985	89.6%	22,566,423	20,222,985	89.6%
2013	22,090,472	32,206,378	145.8%	22,090,472	32,206,378	145.8%
2014	21,314,107	28,354,239	133.0%	21,314,107	28,354,239	133.0%
2015	21,172,508	32,259,983	152.4%	21,172,508	32,259,983	152.4%
2016	19,880,029	35,049,933	176.3%	19,880,029	35,049,933	176.3%
2017	17,103,058	31,125,205	182.0%	17,103,058	31,125,205	182.0%
Accumulated ²	784,345,422	564,686,319	72.0%	784,345,422	564,686,319	72.0%
2018	16,789,232	33,237,835	198.0%	16,789,232	33,237,835	198.0%
2019	15,119,547	33,931,940	224.4%	17,765,468	33,931,940	191.0%
2020	13,515,121	34,012,562	251.7%	16,893,902	34,012,562	201.3%
2021	12,025,135	33,579,877	279.2%	15,031,419	33,579,877	223.4%
2022	10,647,532	32,857,307	308.6%	13,309,415	32,857,307	246.9%
2023	9,387,665	31,963,379	340.5%	11,734,582	31,963,379	272.4%
2024	8,229,845	31,001,257	376.7%	10,287,307	31,001,257	301.4%
2025	7,173,059	29,807,723	415.6%	8,966,324	29,807,723	332.4%
2026	6,215,901	28,299,323	455.3%	7,769,876	28,299,323	364.2%
2027	5,353,319	26,603,933	497.0%	6,691,649	26,603,933	397.6%
2028	4,581,376	24,839,978	542.2%	5,726,720	24,839,978	433.8%
2029	3,896,263	23,000,801	590.3%	4,870,329	23,000,801	472.3%
2030	3,292,677	21,012,673	638.2%	4,115,846	21,012,673	510.5%
2031	2,764,627	18,888,246	683.2%	3,455,784	18,888,246	546.6%
2032	2,306,718	16,759,893	726.6%	2,883,397	16,759,893	581.3%
2033	1,912,593	14,717,715	769.5%	2,390,741	14,717,715	615.6%
2034	1,575,348	12,885,520	817.9%	1,969,185	12,885,520	654.4%
2035	1,289,584	11,207,435	869.1%	1,611,980	11,207,435	695.3%
2036	1,048,949	9,654,671	920.4%	1,311,186	9,654,671	736.3%
2037	847,732	8,227,205	970.5%	1,059,665	8,227,205	776.4%
2038	680,913	6,942,509	1019.6%	851,141	6,942,509	815.7%
2039	543,396	5,854,342	1077.4%	679,245	5,854,342	861.9%
2040	431,149	4,914,390	1139.8%	538,936	4,914,390	911.9%
2041	339,913	4,100,361	1206.3%	424,891	4,100,361	965.0%
2042	266,291	3,400,519	1277.0%	332,863	3,400,519	1021.6%
2043	207,364	2,797,092	1348.9%	259,205	2,797,092	1079.1%
2044	160,405	2,298,466	1432.9%	200,506	2,298,466	1146.3%
2045	123,438	1,873,064	1517.4%	154,297	1,873,064	1213.9%
2046	94,360	1,518,373	1609.1%	117,950	1,518,373	1287.3%
2047	71,619	1,230,277	1717.8%	89,524	1,230,277	1374.2%
2048	54,009	991,570	1835.9%	67,511	991,570	1468.7%
2049	40,289	794,169	1971.2%	50,361	794,169	1577.0%
2050	29,900	631,573	2112.3%	37,375	631,573	1689.9%
2051	22,070	502,143	2275.2%	27,587	502,143	1820.2%
2052	16,137	397,304	2462.1%	20,171	397,304	1969.7%
2053	11,717	309,937	2645.2%	14,646	309,937	2116.2%
2054	8,390	238,574	2843.7%	10,487	238,574	2274.9%
2055	5,947	181,959	3059.7%	7,434	181,959	2447.8%
2056	4,188	137,742	3289.0%	5,235	137,742	2631.2%
2057	2,943	104,754	3559.5%	3,679	104,754	2847.6%
Present Value ²	96,269,398	326,893,679	339.6%	115,207,841	326,893,679	283.7%
Lifetime ²	880,614,820	891,579,997	101.2%	899,553,263	891,579,997	99.1%

¹ Projected future earned premiums and incurred claims are based on best estimate persistency and morbidity assumptions as shown in Section 5 of the actuarial memorandum.

² The interest rate used to accumulate the historical and future totals varies for each year. It ranges from 4.9% to 6.5%.

American General Insurance Company
LTC Rate History and Filing Status
Policy 64028 and Associated Riders

			Rate Increase #1			Rate Increase #2			Rate Increase #3			Rate Increase #4			Rate Increase #5		
State	Inforce Lives as of 12/20/2017	Annualized Premium as of 12/20/2017	Rate Incrs Requested	Rt Incrs Approved	Approved Date/Current Status	Rate Incrs Requested	Rt Incrs Approved	Approved Date/Current Status	Rate Incrs Requested	Rt Incrs Approved	Approved Date/Current Status	Rate Incrs Requested	Rt Incrs Approved	Approved Date/Current Status	Rate Incrs Requested	Rt Incrs Approved	Approved Date/Current Status
Alabama	0	0	0%	0%	-	0%	0%	-	0%	0%	-	0%	0%	-	0%	0%	-
Alaska	0	0	0%	0%	-	0%	0%	-	0%	0%	-	0%	0%	-	0%	0%	-
Arizona	56	196,764	25%	15%	9/9/2005	25%	15%	7/31/2007	25%	15%	12/29/2008	25%	25%	5/17/2010	25%	25%	1/23/2012
Arkansas	5	27,302	25%	25%	11/6/2006	25%	25%	10/1/2008	25%	12.5%	3/3/2010	25%	10%	4/19/2013	25%	15%	6/24/2015
California	699	2,067,375	25%	25%	1/14/2005	25%	25%	6/26/2007	25%	25%	5/11/2010	77.4%	0%	pending	25%	0%	to be filed
Colorado	43	131,152	25%	25%	7/19/2006	25%	25%	10/7/2008	25%	25%	1/12/2010	25%	25%	7/15/2015	25%	0%	to be filed
Connecticut	61	322,089	25%	25%	5/25/2006	25%	15%	8/5/2008	25%	10%	11/6/2009	25%	20%	11/19/2010	25%	15%	7/12/2012
DC	4	9,827	25%	21%	10/8/2008	25%	10%	3/3/2011	25%	10%	5/30/2012	25%	10%	11/8/2013	10%	10%	2/18/2015
Delaware	33	70,200	25%	10%	4/5/2006	25%	10%	10/20/2008	25%	15%	5/10/2010	25%	15%	8/10/2011	25%	25%	10/22/2013
Florida	159	369,095	23%	23%	10/30/2006	64%	11.7%	10/24/2014	46.3%	46.3%	10/2/2017	25%	0%	to be filed	25%	0%	to be filed
Georgia	12	47,180	25%	12%	9/26/2005	25%	10%	3/6/2007	25%	10%	11/11/2008	25%	10%	3/30/2010	25%	15%	7/18/2011
Hawaii	7	26,478	25%	20%	8/29/2006	25%	20%	12/24/2008	25%	15%	6/6/2011	25%	25%	8/12/2014	25%	20.6%	6/19/2018
Idaho	36	79,402	25%	25%	6/8/2006	25%	25%	10/7/2008	25%	25%	4/29/2010	25%	10%	1/6/2012	25%	10%	10/30/2014
Illinois	228	1,055,298	25%	25%	2/4/2005	25%	25%	6/20/2007	25%	25%	8/4/2008	25%	25%	12/4/2009	25%	25%	3/29/2011
Indiana	29	72,218	25%	25%	9/24/2005	25%	25%	2/20/2007	25%	25%	11/6/2008	25%	10%	6/24/2010	25%	0%	to be filed
Iowa	50	138,471	25%	20%	6/2/2006	25%	15%	11/24/2008	25%	20%	5/7/2010	25%	19%	7/6/2011	25%	18%	11/5/2012
Kansas	150	455,606	25%	15%	8/11/2005	25%	15%	6/1/2007	25%	25%	11/10/2008	25%	10%	7/26/2010	25%	10%	9/28/2011
Kentucky	33	111,424	25%	25%	7/15/2005	25%	25%	2/19/2007	25%	10%	1/6/2009	25%	10%	5/17/2010	25%	5%/20%	9/7/2011
Louisiana	43	96,920	25%	25%	2/9/2007	25%	10%	8/21/2008	25%	15%	5/21/2010	15%	15%	8/23/2013	25%	20%	5/31/2016
Maine	18	64,332	0%	0%	-	0%	0%	-	0%	0%	-	0%	0%	-	0%	0%	-
Maryland	154	729,463	15%	15%	7/27/2005	15%	15%	2/20/2007	15%	15%	8/19/2008	15%	15%	10/27/2009	15%	15%	11/29/2011
Massachusetts	361	1,070,483	25%	25%	11/23/2005	25%	10%	5/17/2012	151%	40%	1/20/2017	25%	0%	to be filed	25%	0%	to be filed
Michigan	68	328,172	25%	25%	3/17/2005	25%	25%	2/28/2007	25%	25%	9/18/2008	25%	25%	11/2/2009	25%	25%	12/14/2010
Minnesota	129	305,855	25%	25%	3/15/2005	25%	25%	4/12/2007	25%	25%	2/10/2009	25%	25%	4/24/2018	25%	0%	to be filed
Mississippi	11	44,428	25%	25%	10/24/2008	25%	25%	3/26/2010	25%	25%	7/25/2011	25%	25%	3/8/2013	25%	25%	5/22/2014
Missouri	103	400,562	25%	25%	6/12/2006	25%	25%	10/31/2007	25%	25%	11/14/2008	25%	26.5%	8/22/2012	25%	25%	3/18/2015
Montana	10	23,679	25%	25%	3/2/2006	25%	25%	9/16/2008	25%	25%	11/12/2009	25%	25%	12/20/2010	25%	15%	1/23/2012
Nebraska	27	94,917	25%	25%	4/1/2005	25%	25%	1/5/2009	25%	25%	3/30/2010	25%	10%	10/14/2011	25%	25%	3/21/2013
Nevada	15	46,916	25%	25%	10/15/2008	25%	25%	1/27/2010	25%	20%	4/16/2013	25%	25%	4/29/2015	25%	25%	4/23/2018
New Hampshire	32	79,801	25%	25%	7/14/2006	25%	25%	7/17/2008	25%	25%	10/1/2009	25%	25%	8/10/2012	25%	25%	3/17/2015
New Jersey	370	1,746,169	25%	20%/10%	12/12/2006	25%	25%	10/31/2008	25%	25%	7/12/2010	25%	25%	11/21/2012	25%	25%	3/19/2014
New Mexico	52	138,542	25%	25%	4/4/2005	25%	25%	3/8/2007	25%	25.2%	10/2/2009	25%	10%	12/21/2012	25%	15%	2/25/2014
New York	336	1,229,788	0%	0%	-	0%	0%	-	0%	0%	-	0%	0%	-	0%	0%	-
North Carolina	119	404,465	25%	25%	12/9/2005	25%	25%	9/11/2008	25%	25%	11/17/2009	25%	13.5%	7/23/2013	25%	10%	1/21/2015
North Dakota	68	252,759	25%	20%	3/15/2005	25%	20%	3/1/2007	25%	20%	10/21/2008	25%	20%	1/5/2010	25%	20%	11/23/2010
Ohio	218	689,862	25%	25%	1/21/2005	25%	25%	2/15/2007	25%	25%	9/10/2008	25%	10%	4/9/2010	25%	25%	12/2/2015
Oklahoma	161	468,792	15%	15%	12/27/2004	15%	15%	2/2/2007	15%	15%	2/6/2009	15%	10%	11/8/2010	15%	15%	12/20/2011
Oregon	93	269,942	25%	20%	4/30/2007	25%	15%	10/10/2008	25%	5%	5/20/2010	25%	10%	12/9/2011	25%	15%	12/16/2013
Pennsylvania	327	1,302,643	25%	25%	6/2/2005	25%	10%	9/19/2007	25%	25%	9/8/2008	25%	17.5%	5/6/2010	25%	17.5%	6/8/2012
Rhode Island	105	323,563	25%	25%	4/4/2005	25%	25%	4/5/2007	25%	15.4%	8/17/2009	25%	16.7%	9/19/2011	25%	25%	4/28/2015
South Carolina	38	141,038	25%	25%	5/9/2006	25%	25%	4/25/2007	25%	20%	11/25/2008	25%	20%	7/22/2010	25%	5%	11/3/2011
South Dakota	27	158,621	25%	25%	6/24/2005	25%	25%	7/11/2008	25%	25%	8/27/2009	25%	11%	10/21/2010	25%	25%	2/10/2012
Tennessee	39	152,262	25%	25%	6/16/2006	25%	15%	9/22/2008	25%	18%	11/18/2009	25%	10%	2/17/2011	25%	25%	3/15/2012
Texas	383	1,038,921	25%	25%	8/1/2005	25%	18%	4/25/2007	25%	16%	6/29/2009	25%	25%	6/10/2011	25%	18%	7/28/2014
Utah	21	50,814	25%	25%	8/10/2006	25%	25%	7/6/2009	25%	25%	10/25/2010	25%	25%	3/30/2012	25%	25%	1/10/2017
Vermont	6	13,481	25%	0%	disapproved	0%	0%	not filing	0%	0%	not filing	0%	0%	not filing	0%	0%	not filing
Virginia	85	346,306	25%	25%	7/25/2006	25%	25%	10/1/2008	25%	25%	5/29/2011	25%	12.6%	3/14/2013	25%	25%	11/6/2015
Washington	65	408,092	25%	25%	2/1/2005	25%	25%	2/21/2007	25%	25%	9/2/2008	25%	25%	11/23/2009	25%	25%	5/2/2011
West Virginia	10	44,583	25%	15%	6/14/2006	25%	25%	12/10/2008	25%	25%	5/13/2010	25%	25%	9/28/2011	25%	15%	3/25/2013
Wisconsin	974	2,757,341	25%	20%	10/21/2005	25%	12%	11/1/2007	25%	16%/10%	8/25/2009	25%	25%/10%	8/4/2011	25%	25%/10%	11/18/2013
Wyoming	0	0	0%	0%	-	0%	0%	-	0%	0%	-	0%	0%	-	0%	0%	-

			Rate Increase #6			Rate Increase #7			Rate Increase #8			Rate Increase #9			Rate Increase #10		
State	Inforce Lives as of 12/20/2017	Annualized Premium as of 12/20/2017	Rate Incrs Requested	Rt Incrs Approved	Approved Date/Current Status	Rate Incrs Requested	Rt Incrs Approved	Approved Date/Current Status	Rate Incrs Requested	Rt Incrs Approved	Approved Date/Current Status	Rate Incrs Requested	Rt Incrs Approved	Approved Date/Current Status	Rate Incrs Requested	Rt Incrs Approved	Approved Date/Current Status
Alabama	0	0	0%	0%	-	0%	0%	-	0%	0%	-	0%	0%	-	0%	0%	-
Alaska	0	0	0%	0%	-	0%	0%	-	0%	0%	-	0%	0%	-	0%	0%	-
Arizona	56	196,764	25%	0%	to be filed	25%	0%	to be filed	25%	0%	to be filed	25%	0%	to be filed	25%	0%	to be filed
Arkansas	5	27,302	25%	25%	11/7/2016	25%	25%	6/15/2018	25%	0%	to be filed	25%	0%	to be filed	25%	0%	to be filed
California	699	2,067,375	25%	0%	to be filed	25%	0%	to be filed	25%	0%	to be filed	25%	0%	to be filed	25%	0%	to be filed
Colorado	43	131,152	25%	0%	to be filed	25%	0%	to be filed	25%	0%	to be filed	25%	0%	to be filed	25%	0%	to be filed
Connecticut	61	322,089	25%	20%	6/18/2013	19%	19%	9/3/2015	25%	40%	3/27/2018	25%	0%	to be filed	25%	0%	to be filed
DC	4	9,827	0%	0%	not filing	0%	0%	not filing	0%	0%	not filing	0%	0%	not filing	0%	0%	not filing
Delaware	33	70,200	25%	25%	5/20/2015	25%	25%	11/16/2017	25%	0%	to be filed	25%	0%	to be filed	25%	0%	to be filed
Florida	159	369,095	25%	0%	to be filed	25%	0%	to be filed	25%	0%	to be filed	25%	0%	to be filed	25%	0%	to be filed
Georgia	12	47,180	25%	12%	7/20/2012	25%	10%	8/13/2013	25%	10%	7/29/2015	25%	12%	7/26/2017	25%	0%	to be filed
Hawaii	7	26,478	25%	0%	to be filed	25%	0%	to be filed	25%	0%	to be filed	25%	0%	to be filed	25%	0%	to be filed
Idaho	36	79,402	42.2%	21%	7/31/2018	25%	0%	to be filed	25%	0%	to be filed	25%	0%	to be filed	25%	0%	to be filed
Illinois	228	1,055,298	25%	25%	3/27/2012	25%	25%	1/8/2015	27%	27%	10/30/2017	25%	0%	to be filed	25%	0%	to be filed
Indiana	29	72,218	25%	0%	to be filed	25%	0%	to be filed	25%	0%	to be filed	25%	0%	to be filed	25%	0%	to be filed
Iowa	50	138,471	25%	16.5%	12/27/2013	25%	17.9%	10/14/2015	25%	0%	to be filed	25%	0%	to be filed	25%	0%	to be filed
Kansas	150	455,606	25%	12%	10/23/2012	25%	10%	9/24/2013	25%	10%	3/18/2016	25%	0%	pending	25%	0%	to be filed
Kentucky	33	111,424	25%	5%/15%/25%	9/23/2014	25%	15%	2/1/2016	25%	0%	to be filed	25%	0%	to be filed	25%	0%	to be filed
Louisiana	43	96,920	25%	0%	to be filed	25%	0%	to be filed	25%	0%	to be filed	25%	0%	to be filed	25%	0%	to be filed
Maine	18	64,332	0%	0%	-	0%	0%	-	0%	0%	-	0%	0%	-	0%	0%	-
Maryland	154	729,463	15%	15%	1/15/2013	15%	15%	2/28/2014	15%	15%	2/2/2016	15%	8%	5/4/2018	15%	0%	to be filed
Massachusetts	361	1,070,483	25%	0%	to be filed	25%	0%	to be filed	25%	0%	to be filed	25%	0%	to be filed	25%	0%	to be filed
Michigan	68	328,172	25%	25%	1/25/2012	25%	25%	7/15/2013	11%	11%	7/29/2015	10%	10%	12/27/2017	10%	0%	to be filed
Minnesota	129	305,855	25%	0%	to be filed	25%	0%	to be filed	25%	0%	to be filed	25%	0%	to be filed	25%	0%	to be filed
Mississippi	11	44,428	25%	10%	1/21/2016	25%	0%	to be filed	25%	0%	to be filed	25%	0%	to be filed	25%	0%	to be filed
Missouri	103	400,562	25%	25%	8/2/2016	25%	25%	9/26/2018	25%	0%	to be filed	25%	0%	to be filed	25%	0%	to be filed
Montana	10	23,679	25%	25%	8/20/2013	25%	0%	to be filed	25%	0%	to be filed	25%	0%	to be filed	25%	0%	to be filed
Nebraska	27	94,917	25%	25%	10/17/2014	25%	33.1%	10/27/2016	25%	0%	to be filed	25%	0%	to be filed	25%	0%	to be filed
Nevada	15	46,916	25%	0%	to be filed	25%	0%	to be filed	25%	0%	to be filed	25%	0%	to be filed	25%	0%	to be filed
New Hampshire	32	79,801	25%	0%	to be filed	25%	0%	to be filed	25%	0%	to be filed	25%	0%	to be filed	25%	0%	to be filed
New Jersey	370	1,746,169	25%	33.1%	3/17/2017	25%	0%	to be filed	25%	0%	to be filed	25%	0%	to be filed	25%	0%	to be filed
New Mexico	52	138,542	25%	15%	10/23/2015	25%	15%	7/5/2018	25%	0%	to be filed	25%	0%	to be filed	25%	0%	to be filed
New York	336	1,229,788	0%	0%	-	0%	0%	-	0%	0%	-	0%	0%	-	0%	0%	-
North Carolina	119	404,465	25%	0%	to be filed	25%	0%	to be filed	25%	0%	to be filed	25%	0%	to be filed	25%	0%	to be filed
North Dakota	68	252,759	25%	20%	2/13/2012	25%	15%	7/18/2013	25%	15%	7/24/2015	25%	15%	10/25/2017	25%	0%	to be filed
Ohio	218	689,862	25%	15%	3/6/2018	25%	0%	to be filed	25%	0%	to be filed	25%	0%	to be filed	25%	0%	to be filed
Oklahoma	161	468,792	25%	25%	3/27/2013	25%	25%	10/28/2014	25%	10%	5/31/2016	25%	0%	to be filed	25%	0%	to be filed
Oregon	93	269,942	25%	70%	12/14/2015	25%	0%	to be filed	25%	0%	to be filed	25%	0%	to be filed	25%	0%	to be filed
Pennsylvania	327	1,302,643	25%	15%	10/7/2014	25%	0%	pending	25%	0%	to be filed	25%	0%	to be filed	25%	0%	to be filed
Rhode Island	105	323,563	25%	0%	pending	25%	0%	to be filed	25%	0%	to be filed	25%	0%	to be filed	25%	0%	to be filed
South Carolina	38	141,038	25%	15%	3/1/2013	25%	9.5%	9/12/2014	25%	8%	2/23/2016	25%	0%	to be filed	25%	0%	to be filed
South Dakota	27	158,621	25%	25%	8/13/2013	25%	25%	9/9/2015	25%	25%	10/17/2018	25%	0%	to be filed	25%	0%	to be filed
Tennessee	39	152,262	25%	25%	7/23/2013	25%	25%	2/20/2015	25%	15%	8/17/2017	25%	0%	to be filed	25%	0%	to be filed
Texas	383	1,038,921	25%	0%	to be filed	25%	0%	to be filed	25%	0%	to be filed	25%	0%	to be filed	25%	0%	to be filed
Utah	21	50,814	25%	0%	to be filed	25%	0%	to be filed	25%	0%	to be filed	25%	0%	to be filed	25%	0%	to be filed
Vermont	6	13,481	0%	0%	not filing	0%	0%	not filing	0%	0%	not filing	0%	0%	not filing	0%	0%	not filing
Virginia	85	346,306	25%	0%	pending	25%	0%	to be filed	25%	0%	to be filed	25%	0%	to be filed	25%	0%	to be filed
Washington	65	408,092	25%	25%	7/6/2012	25%	25%	11/22/2013	25%	25%	9/30/2015	25%	0%	to be filed	25%	0%	to be filed
West Virginia	10	44,583	25%	25%	3/23/2015	25%	25%	3/31/2017	25%	0%	to be filed	25%	0%	to be filed	25%	0%	to be filed
Wisconsin	974	2,757,341	25%	25%/10%	1/12/2016	25%	12%/10%	3/19/2018	25%	0%	to be filed	25%	0%	to be filed	25%	0%	to be filed
Wyoming	0	0	0%	0%	-	0%	0%	-	0%	0%	-	0%	0%	-	0%	0%	-



American General Life
Insurance Company
2727-A Allen Parkway
Houston, TX 77019
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Leo W. Grace
Vice President
Product Compliance
Consumer Insurance
T 713 831 3508
F 713 832 6010
leo.grace@aglife.com

January 2, 2018

Dear Insurance Commissioner:

This letter authorizes the Long Term Care Group, Inc. (LTCG) to make various policy form filings, including premium rate filings on behalf of American General Life Insurance Company.

This authorization will remain in full force and effect until the earlier of (a) your receipt of a written notification from American General Life Insurance Company expressly terminating this authorization; or (b) 31st of December 2018.

Please feel free to contact me directly should you have any questions concerning this authorization, c/o American General Life Insurance Company, 2929 Allen Parkway, Mail Stop A9-80, Houston, TX, 77019.

Sincerely,

A handwritten signature in blue ink that reads "Leo W. Grace". The signature is fluid and cursive, with the first and last names being more prominent.

Leo W. Grace

American General Life Insurance Company
Long Term Care Policy
Rate Sheet
Annual Premiums per \$10 of Daily Benefit
0% Home Health Care Benefit
Underwriting Table I, 0 Day Elim
All Areas

Policy form Series 64028
Level Benefits

Issue Age	24	36	48	60	Lifetime
18-49	68.24	81.86	92.79	98.24	144.64
50-59	87.32	109.16	125.53	152.81	226.48
60-64	133.72	161.00	180.11	191.02	283.81
65-69	193.73	231.97	261.98	281.06	324.71
70	289.26	332.94	379.30	422.97	499.36
71	322.00	368.38	420.26	469.36	556.69
72	354.75	401.13	458.45	515.78	616.73
73	409.33	463.91	534.86	600.35	712.24
74	461.20	523.95	608.53	684.95	807.75
75	515.78	586.70	684.95	769.55	905.98
76	567.61	649.47	758.63	851.41	1,001.50
77	622.20	709.52	835.05	936.00	1,097.01
78	687.68	785.91	922.37	1,034.24	1,211.63
79	753.18	859.58	1,009.70	1,135.21	1,328.95
80	818.65	933.28	1,097.01	1,233.47	1,443.58
81	884.17	1,009.70	1,184.34	1,331.70	1,558.18
82	949.65	1,083.38	1,271.66	1,429.93	1,672.82
83	1,039.71	1,189.80	1,397.19	1,569.12	1,825.64
84	1,132.49	1,296.21	1,520.01	1,708.29	1,975.73
85	1,225.27	1,402.66	1,645.51	1,850.19	2,128.54
86	1,318.05	1,509.09	1,771.06	1,989.36	2,278.61
87	1,410.84	1,615.50	1,896.57	2,131.27	2,428.72
88	1,569.12	1,795.61	2,109.43	2,368.69	2,701.59
89	1,730.13	1,978.46	2,322.28	2,608.82	2,974.50

American General Life Insurance Company
 Long Term Care Policy
 Rate Sheet
 Annual Premiums per \$10 of Daily Benefit
 50% Home Health Care Benefit
 Underwriting Table I, 0 Day Elim
 Area 1

Policy form Series 64028
 Level Benefits

Issue Age	24	36	48	60	Lifetime
18-49	87.32	106.41	120.06	130.99	166.47
50-59	114.61	139.16	158.29	177.38	237.41
60-64	169.19	210.13	234.68	253.79	324.71
65-69	248.32	300.18	338.38	365.67	444.81
70	343.84	417.54	472.11	518.49	627.65
71	376.59	455.71	518.49	567.61	687.68
72	409.33	496.65	562.14	619.46	747.72
73	466.62	564.88	644.00	706.77	851.41
74	521.21	633.10	723.18	794.10	952.38
75	575.78	701.33	802.29	881.42	1,053.35
76	633.10	769.55	881.42	968.75	1,157.05
77	687.68	840.50	963.31	1,056.07	1,258.03
78	766.83	927.83	1,066.97	1,173.43	1,383.54
79	848.67	1,015.15	1,170.71	1,290.78	1,506.35
80	927.83	1,102.48	1,274.37	1,410.84	1,631.87
81	1,006.96	1,189.80	1,378.11	1,528.18	1,754.67
82	1,086.09	1,277.13	1,481.78	1,645.51	1,877.48
83	1,192.53	1,402.66	1,626.43	1,809.26	2,049.37
84	1,298.95	1,528.18	1,773.78	1,970.26	2,218.60
85	1,405.37	1,653.70	1,918.41	2,131.27	2,387.77
86	1,511.80	1,776.50	2,063.04	2,292.27	2,556.98
87	1,618.23	1,902.03	2,207.69	2,453.26	2,726.14
88	1,801.08	2,117.62	2,456.01	2,728.89	3,034.53
89	1,981.17	2,330.48	2,704.33	3,004.51	3,340.16

American General Life Insurance Company
Long Term Care Policy
Rate Sheet
Annual Premiums per \$10 of Daily Benefit
100% Home Health Care Benefit
Underwriting Table I, 0 Day Elim
Area 1

Policy Form Series 64028
Level Benefits

Issue Age	24	36	48	60	Lifetime
18-49	95.51	120.06	136.45	147.35	177.38
50-59	128.26	155.57	174.65	191.02	245.61
60-64	188.30	234.68	264.71	286.55	346.56
65-69	278.35	341.12	382.04	414.79	513.03
70	376.59	474.84	526.68	573.07	701.33
71	409.33	510.29	575.78	627.65	764.09
72	442.08	551.24	624.92	679.51	826.86
73	499.36	624.92	709.52	769.55	933.28
74	556.69	698.60	791.38	859.58	1,039.71
75	614.01	772.27	875.98	949.65	1,146.15
76	671.30	845.95	957.83	1,039.71	1,252.56
77	728.61	919.63	1,042.44	1,129.75	1,358.99
78	818.65	1,017.89	1,157.05	1,260.74	1,489.99
79	908.73	1,113.38	1,274.37	1,394.47	1,620.96
80	998.78	1,211.63	1,389.02	1,525.45	1,751.94
81	1,088.82	1,307.14	1,506.35	1,659.17	1,882.94
82	1,178.89	1,405.37	1,620.96	1,790.15	2,013.93
83	1,293.50	1,541.83	1,779.23	1,964.80	2,196.76
84	1,408.11	1,681.00	1,937.51	2,142.17	2,376.84
85	1,522.73	1,817.45	2,098.52	2,316.82	2,559.70
86	1,640.06	1,956.62	2,256.77	2,491.48	2,742.55
87	1,754.67	2,093.06	2,415.08	2,668.85	2,922.64
88	1,951.15	2,327.76	2,687.98	2,966.31	3,252.83
89	2,150.39	2,562.42	2,958.11	3,266.49	3,580.30

American General Life Insurance Company
 Long Term Care Policy
 Rate Sheet
 Annual Premiums per \$10 of Daily Benefit
 0% Home Health Care Benefit
 Underwriting Table I, 0 Day Elim
 All Areas

Policy Form Series 64028 with 64032
 Level Benefits, With Nonforfeiture

Issue Age	24	36	48	60	Lifetime
18-49	84.59	100.98	114.61	122.82	180.11
50-59	109.16	136.45	155.57	188.30	281.06
60-64	166.47	199.23	223.77	237.41	352.03
65-69	237.41	283.81	322.00	343.84	398.42
70	349.30	401.13	458.45	510.29	603.09
71	387.49	444.81	504.87	564.88	671.30
72	425.70	480.29	551.24	619.46	739.53
73	488.46	553.96	638.56	717.68	851.41
74	548.53	622.20	723.18	815.92	960.57
75	611.28	695.86	810.50	911.44	1,072.48
76	668.59	766.83	895.08	1,004.24	1,181.61
77	731.34	835.05	982.40	1,099.73	1,288.03
78	807.75	922.37	1,083.38	1,214.37	1,424.48
79	884.17	1,009.70	1,187.06	1,334.44	1,560.92
80	963.31	1,097.01	1,288.03	1,449.02	1,697.38
81	1,039.71	1,187.06	1,391.73	1,563.67	1,831.08
82	1,116.13	1,271.66	1,495.44	1,681.00	1,964.80
83	1,222.54	1,397.19	1,642.80	1,844.74	2,144.91
84	1,331.70	1,522.73	1,784.69	2,008.48	2,322.28
85	1,440.85	1,648.24	1,934.78	2,174.93	2,502.41
86	1,550.00	1,773.78	2,082.14	2,338.67	2,677.05
87	1,656.43	1,899.31	2,229.50	2,505.13	2,854.43
88	1,844.74	2,109.43	2,477.82	2,783.47	3,173.69
89	2,033.04	2,325.02	2,728.89	3,064.54	3,495.72

American General Life Insurance Company
Long Term Care Policy
Rate Sheet
Annual Premiums per \$10 of Daily Benefit
50% Home Health Care Benefit
Underwriting Table I, 0 Day Elim
Area 1

Policy Form Series 64028 with 64032
Level Benefits, With Nonforfeiture

Issue Age	24	36	48	60	Lifetime
18-49	109.16	130.99	150.07	163.73	207.39
50-59	141.91	171.92	196.49	221.04	294.71
60-64	210.13	259.23	291.97	313.81	403.89
65-69	305.64	368.38	414.79	450.28	545.78
70	414.79	504.87	570.33	627.65	758.63
71	453.00	548.53	624.92	682.24	826.86
72	491.21	594.91	674.02	742.26	897.83
73	556.69	674.02	769.55	845.95	1,017.89
74	619.46	753.18	859.58	944.20	1,132.49
75	682.24	832.31	949.65	1,045.17	1,247.12
76	747.72	908.73	1,039.71	1,143.40	1,364.45
77	807.75	987.86	1,132.49	1,241.62	1,479.05
78	900.54	1,091.56	1,252.56	1,378.11	1,626.43
79	996.06	1,192.53	1,375.35	1,517.25	1,771.06
80	1,091.56	1,296.21	1,498.17	1,656.43	1,918.41
81	1,184.34	1,397.19	1,618.23	1,795.61	2,063.04
82	1,277.13	1,500.89	1,741.03	1,934.78	2,204.94
83	1,399.92	1,648.24	1,910.22	2,125.80	2,406.89
84	1,525.45	1,795.61	2,084.87	2,314.10	2,606.07
85	1,650.99	1,942.97	2,254.07	2,505.13	2,805.30
86	1,776.50	2,087.62	2,423.25	2,693.40	3,004.51
87	1,902.03	2,234.96	2,595.16	2,881.70	3,203.72
88	2,117.62	2,488.75	2,887.18	3,206.43	3,566.66
89	2,327.76	2,737.07	3,176.43	3,531.18	3,924.13

American General Life Insurance Company
Long Term Care Policy
Rate Sheet
Annual Premiums per \$10 of Daily Benefit
100% Home Health Care Benefit
Underwriting Table I, 0 Day Elim
Area 1

Policy Form Series 64028 with 64032
Level Benefits, With Nonforfeiture

Issue Age	24	36	48	60	Lifetime
18-49	117.33	150.07	169.19	182.83	221.04
50-59	158.29	193.73	215.58	237.41	305.64
60-64	234.68	291.97	327.46	354.75	428.44
65-69	341.12	420.26	469.36	510.29	630.36
70	455.71	564.88	635.85	693.14	845.95
71	493.94	614.01	693.14	755.92	919.63
72	529.40	660.40	750.43	815.92	993.30
73	597.62	747.72	848.67	919.63	1,116.13
74	663.11	832.31	941.48	1,023.32	1,236.20
75	728.61	914.17	1,036.98	1,124.30	1,358.99
76	791.38	998.78	1,129.75	1,228.00	1,479.05
77	856.88	1,080.63	1,225.27	1,326.24	1,596.42
78	963.31	1,195.25	1,358.99	1,481.78	1,751.94
79	1,066.97	1,307.14	1,498.17	1,637.34	1,904.78
80	1,173.43	1,424.48	1,631.87	1,792.88	2,057.59
81	1,279.86	1,536.35	1,771.06	1,948.43	2,213.12
82	1,386.28	1,650.99	1,904.78	2,103.96	2,365.94
83	1,520.01	1,811.99	2,090.33	2,308.64	2,581.53
84	1,653.70	1,975.73	2,275.90	2,516.04	2,791.66
85	1,790.15	2,136.72	2,466.92	2,723.43	3,007.24
86	1,926.60	2,297.73	2,652.48	2,928.11	3,222.83
87	2,063.04	2,458.73	2,838.04	3,135.51	3,432.95
88	2,292.27	2,734.34	3,157.32	3,484.81	3,823.20
89	2,526.94	3,009.96	3,476.62	3,836.83	4,207.94

American General Life Insurance Company
 Long Term Care Policy
 Rate Sheet
 Annual Premiums per \$10 of Daily Benefit
 0% Home Health Care Benefit
 Underwriting Table I, 0 Day Elim
 All Areas

Policy Form Series 64028 with 64031
 Increasing Benefits

Issue Age	24	36	48	60	Lifetime
18-49	133.72	169.19	188.30	204.67	286.55
50-59	169.19	212.85	240.14	259.23	362.94
60-64	223.77	281.06	316.56	343.84	504.87
65-69	316.56	387.49	433.87	469.36	603.09
70	444.81	521.21	594.91	663.11	826.86
71	485.75	564.88	646.76	728.61	900.54
72	529.40	608.53	701.33	794.10	974.22
73	592.18	682.24	791.38	897.83	1,094.28
74	654.94	758.63	884.17	1,001.50	1,214.37
75	717.68	832.31	976.94	1,105.22	1,337.15
76	780.46	905.98	1,066.97	1,208.88	1,457.23
77	840.50	982.40	1,159.79	1,312.61	1,577.31
78	911.44	1,064.26	1,258.03	1,421.77	1,708.29
79	982.40	1,146.15	1,353.54	1,530.91	1,839.28
80	1,053.35	1,228.00	1,451.78	1,640.06	1,972.97
81	1,121.56	1,309.87	1,547.27	1,751.94	2,103.96
82	1,192.53	1,391.73	1,642.80	1,861.10	2,234.96
83	1,293.50	1,509.09	1,779.23	2,011.20	2,398.69
84	1,397.19	1,626.43	1,918.41	2,164.02	2,562.42
85	1,498.17	1,743.76	2,054.88	2,316.82	2,726.14
86	1,599.13	1,861.10	2,191.29	2,466.92	2,889.89
87	1,702.83	1,978.46	2,327.76	2,619.73	3,053.62
88	1,877.48	2,180.38	2,565.14	2,889.89	3,367.45
89	2,049.37	2,379.59	2,799.85	3,154.60	3,675.80

American General Life Insurance Company
Long Term Care Policy
Rate Sheet
Annual Premiums per \$10 of Daily Benefit
50% Home Health Care Benefit
Underwriting Table I, 0 Day Elim
Area 1

Policy Form Series 64028 with 64031
Increasing Benefits

Issue Age	24	36	48	60	Lifetime
18-49	169.19	215.58	242.89	264.71	341.12
50-59	215.58	275.63	311.10	338.38	433.87
60-64	283.81	362.94	412.04	447.55	603.09
65-69	401.13	499.36	562.14	611.28	807.75
70	526.68	652.21	739.53	815.92	1,061.54
71	567.61	701.33	799.57	884.17	1,148.87
72	611.28	750.43	859.58	952.38	1,233.47
73	679.51	837.76	960.57	1,061.54	1,369.89
74	744.98	925.08	1,061.54	1,173.43	1,506.35
75	813.21	1,009.70	1,162.51	1,285.30	1,645.51
76	881.42	1,097.01	1,263.47	1,397.19	1,781.97
77	949.65	1,184.34	1,364.45	1,509.09	1,918.41
78	1,031.53	1,274.37	1,476.34	1,640.06	2,054.88
79	1,116.13	1,364.45	1,588.21	1,771.06	2,191.29
80	1,200.70	1,457.23	1,700.10	1,902.03	2,327.76
81	1,282.58	1,547.27	1,811.99	2,033.04	2,461.45
82	1,367.18	1,637.34	1,923.87	2,164.02	2,597.90
83	1,484.51	1,776.50	2,084.87	2,341.39	2,788.92
84	1,601.86	1,915.68	2,243.14	2,516.04	2,979.95
85	1,716.48	2,052.13	2,404.16	2,693.40	3,168.26
86	1,833.81	2,191.29	2,562.42	2,870.78	3,359.25
87	1,951.15	2,330.48	2,723.43	3,048.18	3,550.30
88	2,153.11	2,567.90	3,004.51	3,361.99	3,915.95
89	2,349.58	2,805.30	3,277.42	3,667.63	4,273.43

American General Life Insurance Company
Long Term Care Policy
Rate Sheet
Annual Premiums per \$10 of Daily Benefit
100% Home Health Care Benefit
Underwriting Table I, 0 Day Elim
Area 1

Policy Form Series 64028 with 64031
Increasing Benefits

Issue Age	24	36	48	60	Lifetime
18-49	188.30	242.89	275.63	297.46	371.14
50-59	240.14	308.37	349.30	379.30	472.11
60-64	319.29	406.62	461.20	502.11	654.94
65-69	447.55	562.14	633.10	690.43	922.37
70	573.07	725.89	826.86	903.26	1,200.70
71	616.73	780.46	889.61	974.22	1,293.50
72	657.66	835.05	955.11	1,045.17	1,386.28
73	731.34	930.57	1,061.54	1,162.51	1,536.35
74	802.29	1,026.05	1,170.71	1,279.86	1,683.73
75	873.24	1,118.85	1,277.13	1,397.19	1,833.81
76	944.20	1,214.37	1,386.28	1,511.80	1,983.91
77	1,015.15	1,309.87	1,492.70	1,629.16	2,131.27
78	1,110.65	1,408.11	1,618.23	1,776.50	2,273.17
79	1,203.46	1,506.35	1,741.03	1,923.87	2,415.08
80	1,296.21	1,604.58	1,863.82	2,071.21	2,556.98
81	1,389.02	1,702.83	1,986.64	2,218.60	2,696.14
82	1,481.78	1,801.08	2,109.43	2,365.94	2,838.04
83	1,610.05	1,953.88	2,284.08	2,556.98	3,045.43
84	1,735.57	2,106.71	2,458.73	2,750.73	3,255.58
85	1,861.10	2,256.77	2,636.10	2,944.46	3,462.97
86	1,989.36	2,409.61	2,810.75	3,138.22	3,670.37
87	2,114.87	2,562.42	2,985.40	3,329.25	3,877.77
88	2,333.19	2,824.40	3,293.75	3,673.09	4,276.15
89	2,548.78	3,083.64	3,593.96	4,008.75	4,669.12

American General Life Insurance Company
Long Term Care Policy
Rate Sheet
Annual Premiums per \$10 of Daily Benefit
0% Home Health Care Benefit
Underwriting Table I, 0 Day Elim
All Areas

Policy Form Series 64028 with 64031 and 64032
Increasing Benefits, With Nonforfeiture

Issue Age	24	36	48	60	Lifetime
18-49	166.47	210.13	234.68	253.79	354.75
50-59	210.13	264.71	297.46	322.00	450.28
60-64	278.35	349.30	392.96	425.70	624.92
65-69	387.49	474.84	532.13	575.78	739.53
70	537.61	630.36	717.68	802.29	998.78
71	583.98	679.51	777.73	875.98	1,083.38
72	635.85	731.34	840.50	952.38	1,167.95
73	706.77	815.92	946.91	1,072.48	1,307.14
74	780.46	903.26	1,053.35	1,192.53	1,446.31
75	851.41	985.15	1,157.05	1,309.87	1,585.50
76	919.63	1,069.73	1,258.03	1,427.21	1,719.19
77	987.86	1,154.30	1,361.70	1,541.83	1,852.91
78	1,069.73	1,249.84	1,479.05	1,670.09	2,008.48
79	1,154.30	1,348.08	1,590.92	1,798.32	2,161.29
80	1,238.91	1,443.58	1,705.56	1,926.60	2,319.55
81	1,318.05	1,539.10	1,817.45	2,057.59	2,472.39
82	1,399.92	1,634.61	1,929.31	2,185.85	2,625.20
83	1,520.01	1,773.78	2,090.33	2,363.23	2,818.96
84	1,642.80	1,910.22	2,254.07	2,543.34	3,009.96
85	1,760.13	2,049.37	2,415.08	2,723.43	3,203.72
86	1,880.22	2,185.85	2,576.08	2,898.08	3,394.73
87	2,000.29	2,325.02	2,734.34	3,078.19	3,588.48
88	2,204.94	2,562.42	3,015.43	3,394.73	3,956.90
89	2,406.89	2,797.11	3,291.04	3,705.83	4,319.81

American General Life Insurance Company
Long Term Care Policy
Rate Sheet
Annual Premiums per \$10 of Daily Benefit
50% Home Health Care Benefit
Underwriting Table I, 0 Day Elim
Area 1

Policy Form Series 64028 with 64031 and 64032
Increasing Benefits, With Nonforfeiture

Issue Age	24	36	48	60	Lifetime
18-49	210.13	267.44	300.18	327.46	422.97
50-59	267.44	341.12	384.78	420.26	537.61
60-64	352.03	450.28	510.29	553.96	747.72
65-69	493.94	614.01	690.43	750.43	990.58
70	635.85	788.66	892.32	985.15	1,282.58
71	682.24	843.24	963.31	1,064.26	1,383.54
72	734.08	900.54	1,031.53	1,143.40	1,479.05
73	813.21	1,001.50	1,148.87	1,268.93	1,637.34
74	886.90	1,099.73	1,263.47	1,397.19	1,792.88
75	963.31	1,195.25	1,378.11	1,522.73	1,951.15
76	1,039.71	1,293.50	1,489.99	1,648.24	2,103.96
77	1,116.13	1,391.73	1,604.58	1,773.78	2,254.07
78	1,211.63	1,498.17	1,735.57	1,926.60	2,415.08
79	1,312.61	1,604.58	1,866.55	2,082.14	2,576.08
80	1,410.84	1,711.00	1,997.54	2,234.96	2,734.34
81	1,506.35	1,817.45	2,128.54	2,387.77	2,892.63
82	1,607.32	1,923.87	2,259.52	2,543.34	3,053.62
83	1,743.76	2,087.62	2,450.55	2,750.73	3,277.42
84	1,882.94	2,251.36	2,636.10	2,955.37	3,501.15
85	2,016.65	2,412.34	2,824.40	3,165.52	3,722.22
86	2,155.82	2,576.08	3,009.96	3,372.93	3,945.97
87	2,292.27	2,737.07	3,201.00	3,580.30	4,172.50
88	2,529.68	3,018.15	3,531.18	3,951.43	4,600.91
89	2,761.64	3,296.50	3,850.45	4,308.91	5,021.16

American General Life Insurance Company
Long Term Care Policy
Rate Sheet
Annual Premiums per \$10 of Daily Benefit
100% Home Health Care Benefit
Underwriting Table I, 0 Day Elim
Area 1

Policy Form Series 64028 with 64031 and 64032
Increasing Benefits, With Nonforfeiture

Issue Age	24	36	48	60	Lifetime
18-49	234.68	300.18	341.12	368.38	461.20
50-59	297.46	382.04	433.87	469.36	586.70
60-64	395.69	504.87	573.07	622.20	813.21
65-69	548.53	690.43	777.73	848.67	1,132.49
70	693.14	875.98	998.78	1,091.56	1,451.78
71	742.26	938.74	1,072.48	1,173.43	1,558.18
72	788.66	1,001.50	1,146.15	1,255.28	1,664.64
73	873.24	1,110.65	1,268.93	1,389.02	1,836.55
74	955.11	1,219.82	1,394.47	1,522.73	2,003.00
75	1,034.24	1,326.24	1,514.53	1,656.43	2,172.19
76	1,113.38	1,432.68	1,634.61	1,784.69	2,341.39
77	1,192.53	1,539.10	1,754.67	1,912.97	2,505.13
78	1,304.40	1,653.70	1,902.03	2,087.62	2,671.56
79	1,413.56	1,771.06	2,046.67	2,259.52	2,838.04
80	1,522.73	1,885.66	2,191.29	2,434.17	3,004.51
81	1,631.87	2,000.29	2,333.19	2,606.07	3,168.26
82	1,741.03	2,117.62	2,477.82	2,780.73	3,334.70
83	1,891.13	2,295.02	2,682.49	3,004.51	3,577.56
84	2,038.47	2,475.10	2,889.89	3,231.01	3,825.91
85	2,185.85	2,652.48	3,097.30	3,460.24	4,068.76
86	2,338.67	2,832.59	3,301.97	3,686.70	4,311.64
87	2,486.01	3,009.96	3,506.63	3,913.23	4,557.24
88	2,742.55	3,318.34	3,869.58	4,317.11	5,023.90
89	2,993.61	3,623.97	4,221.59	4,710.07	5,485.07

AIG Life Insurance Company
Policy Form Series 64028
Long Term Care Policy

Rate Schedule

I. Substandard Rate classifications

Issue Age	Standard	Select	Underwriting Problems
18-59	129%	175%	210%
60-64	129%	174%	210%
65-69	126%	170%	205%
70-74	125%	167%	202%
75-79	123%	166%	200%
80-84	118%	160%	192%
85-89	114%	154%	185%

II. Area Rating

Area 1: All other areas.

Area 2: California, New York, All other Florida counties not included in Area 3.

Area 3: Florida counties: Dade, Broward, Fort Lauderdale, Palm.

III. Elimination Period

Elimination Period	Percentage Discount
0	0%
7	6%
14	10%
20	12%
30	13%
60	22%
100	28%

American General Life Insurance Company
Long Term Care Policy
Rate Sheet
Annual Premiums per \$10 of Daily Benefit
0% Home Health Care Benefit
Underwriting Table I, 0 Day Elim
All Areas

Policy form Series 64028
Level Benefits

Issue Age	24	36	48	60	Lifetime
18-49	85.30	102.32	115.99	122.80	180.80
50-59	109.15	136.45	156.91	191.01	283.10
60-64	167.15	201.25	225.14	238.78	354.76
65-69	242.16	289.96	327.48	351.32	405.89
70	361.58	416.18	474.12	528.71	624.20
71	402.50	460.48	525.33	586.70	695.86
72	443.44	501.41	573.06	644.72	770.91
73	511.66	579.89	668.58	750.44	890.30
74	576.50	654.94	760.66	856.19	1,009.69
75	644.72	733.38	856.19	961.94	1,132.47
76	709.51	811.84	948.29	1,064.26	1,251.88
77	777.75	886.90	1,043.81	1,170.00	1,371.26
78	859.60	982.39	1,152.96	1,292.80	1,514.54
79	941.47	1,074.48	1,262.12	1,419.01	1,661.19
80	1,023.31	1,166.60	1,371.26	1,541.84	1,804.48
81	1,105.21	1,262.12	1,480.42	1,664.62	1,947.72
82	1,187.06	1,354.22	1,589.58	1,787.41	2,091.02
83	1,299.64	1,487.25	1,746.49	1,961.40	2,282.05
84	1,415.61	1,620.26	1,900.01	2,135.36	2,469.66
85	1,531.59	1,753.32	2,056.89	2,312.74	2,660.68
86	1,647.56	1,886.36	2,213.82	2,486.70	2,848.26
87	1,763.55	2,019.38	2,370.71	2,664.09	3,035.90
88	1,961.40	2,244.51	2,636.79	2,960.86	3,376.99
89	2,162.66	2,473.07	2,902.85	3,261.02	3,718.12

American General Life Insurance Company
Long Term Care Policy
Rate Sheet
Annual Premiums per \$10 of Daily Benefit
50% Home Health Care Benefit
Underwriting Table I, 0 Day Elim
Area 1

Policy form Series 64028
Level Benefits

Issue Age	24	36	48	60	Lifetime
18-49	109.15	133.01	150.07	163.74	208.09
50-59	143.26	173.95	197.86	221.72	296.76
60-64	211.49	262.66	293.35	317.24	405.89
65-69	310.40	375.22	422.98	457.09	556.01
70	429.80	521.93	590.14	648.11	784.56
71	470.74	569.64	648.11	709.51	859.60
72	511.66	620.81	702.68	774.32	934.65
73	583.28	706.10	805.00	883.46	1,064.26
74	651.51	791.38	903.97	992.62	1,190.47
75	719.72	876.66	1,002.86	1,101.77	1,316.69
76	791.38	961.94	1,101.77	1,210.94	1,446.31
77	859.60	1,050.62	1,204.14	1,320.09	1,572.54
78	958.54	1,159.79	1,333.71	1,466.79	1,729.42
79	1,060.84	1,268.94	1,463.39	1,613.48	1,882.94
80	1,159.79	1,378.10	1,592.96	1,763.55	2,039.84
81	1,258.70	1,487.25	1,722.64	1,910.22	2,193.34
82	1,357.61	1,596.41	1,852.22	2,056.89	2,346.85
83	1,490.66	1,753.32	2,033.04	2,261.57	2,561.71
84	1,623.69	1,910.22	2,217.22	2,462.82	2,773.25
85	1,756.71	2,067.12	2,398.01	2,664.09	2,984.71
86	1,889.75	2,220.62	2,578.80	2,865.34	3,196.22
87	2,022.79	2,377.54	2,759.61	3,066.58	3,407.68
88	2,251.35	2,647.02	3,070.01	3,411.11	3,793.16
89	2,476.46	2,913.10	3,380.41	3,755.64	4,175.20

American General Life Insurance Company
Long Term Care Policy
Rate Sheet
Annual Premiums per \$10 of Daily Benefit
100% Home Health Care Benefit
Underwriting Table I, 0 Day Elim
Area 1

Policy Form Series 64028
Level Benefits

Issue Age	24	36	48	60	Lifetime
18-49	119.39	150.07	170.56	184.19	221.72
50-59	160.32	194.46	218.31	238.78	307.01
60-64	235.38	293.35	330.89	358.19	433.20
65-69	347.94	426.40	477.55	518.49	641.29
70	470.74	593.55	658.35	716.34	876.66
71	511.66	637.86	719.72	784.56	955.11
72	552.60	689.05	781.15	849.39	1,033.58
73	624.20	781.15	886.90	961.94	1,166.60
74	695.86	873.25	989.22	1,074.48	1,299.64
75	767.51	965.34	1,094.97	1,187.06	1,432.69
76	839.12	1,057.44	1,197.29	1,299.64	1,565.70
77	910.76	1,149.54	1,303.05	1,412.19	1,698.74
78	1,023.31	1,272.36	1,446.31	1,575.92	1,862.49
79	1,135.91	1,391.72	1,592.96	1,743.09	2,026.20
80	1,248.47	1,514.54	1,736.28	1,906.81	2,189.93
81	1,361.02	1,633.93	1,882.94	2,073.96	2,353.68
82	1,473.61	1,756.71	2,026.20	2,237.69	2,517.41
83	1,616.88	1,927.29	2,224.04	2,456.00	2,745.95
84	1,760.14	2,101.25	2,421.89	2,677.71	2,971.05
85	1,903.41	2,271.81	2,623.15	2,896.02	3,199.62
86	2,050.07	2,445.77	2,820.96	3,114.35	3,428.19
87	2,193.34	2,616.32	3,018.85	3,336.06	3,653.30
88	2,438.94	2,909.70	3,359.98	3,707.89	4,066.04
89	2,687.99	3,203.02	3,697.64	4,083.11	4,475.38

American General Life Insurance Company
Long Term Care Policy
Rate Sheet
Annual Premiums per \$10 of Daily Benefit
0% Home Health Care Benefit
Underwriting Table I, 0 Day Elim
All Areas

Policy Form Series 64028 with 64032
Level Benefits, With Nonforfeiture

Issue Age	24	36	48	60	Lifetime
18-49	105.74	126.22	143.26	153.52	225.14
50-59	136.45	170.56	194.46	235.38	351.32
60-64	208.09	249.04	279.71	296.76	440.04
65-69	296.76	354.76	402.50	429.80	498.02
70	436.62	501.41	573.06	637.86	753.86
71	484.36	556.01	631.09	706.10	839.12
72	532.12	600.36	689.05	774.32	924.41
73	610.57	692.45	798.20	897.10	1,064.26
74	685.66	777.75	903.97	1,019.90	1,200.71
75	764.10	869.82	1,013.12	1,139.30	1,340.60
76	835.74	958.54	1,118.85	1,255.30	1,477.01
77	914.18	1,043.81	1,228.00	1,374.66	1,610.04
78	1,009.69	1,152.96	1,354.22	1,517.96	1,780.60
79	1,105.21	1,262.12	1,483.82	1,668.05	1,951.15
80	1,204.14	1,371.26	1,610.04	1,811.28	2,121.73
81	1,299.64	1,483.82	1,739.66	1,954.59	2,288.85
82	1,395.16	1,589.58	1,869.30	2,101.25	2,456.00
83	1,528.18	1,746.49	2,053.50	2,305.93	2,681.14
84	1,664.62	1,903.41	2,230.86	2,510.60	2,902.85
85	1,801.06	2,060.30	2,418.48	2,718.66	3,128.01
86	1,937.50	2,217.22	2,602.67	2,923.34	3,346.31
87	2,070.54	2,374.14	2,786.88	3,131.41	3,568.04
88	2,305.93	2,636.79	3,097.28	3,479.34	3,967.11
89	2,541.30	2,906.28	3,411.11	3,830.68	4,369.65

American General Life Insurance Company
Long Term Care Policy
Rate Sheet
Annual Premiums per \$10 of Daily Benefit
50% Home Health Care Benefit
Underwriting Table I, 0 Day Elim
Area 1

Policy Form Series 64028 with 64032
Level Benefits, With Nonforfeiture

Issue Age	24	36	48	60	Lifetime
18-49	136.45	163.74	187.59	204.66	259.24
50-59	177.39	214.90	245.61	276.30	368.39
60-64	262.66	324.04	364.96	392.26	504.86
65-69	382.05	460.48	518.49	562.85	682.22
70	518.49	631.09	712.91	784.56	948.29
71	566.25	685.66	781.15	852.80	1,033.58
72	614.01	743.64	842.52	927.82	1,122.29
73	695.86	842.52	961.94	1,057.44	1,272.36
74	774.32	941.47	1,074.48	1,180.25	1,415.61
75	852.80	1,040.39	1,187.06	1,306.46	1,558.90
76	934.65	1,135.91	1,299.64	1,429.25	1,705.56
77	1,009.69	1,234.82	1,415.61	1,552.02	1,848.81
78	1,125.68	1,364.45	1,565.70	1,722.64	2,033.04
79	1,245.07	1,490.66	1,719.19	1,896.56	2,213.82
80	1,364.45	1,620.26	1,872.71	2,070.54	2,398.01
81	1,480.42	1,746.49	2,022.79	2,244.51	2,578.80
82	1,596.41	1,876.11	2,176.29	2,418.48	2,756.18
83	1,749.90	2,060.30	2,387.78	2,657.25	3,008.61
84	1,906.81	2,244.51	2,606.09	2,892.62	3,257.59
85	2,063.74	2,428.71	2,817.59	3,131.41	3,506.62
86	2,220.62	2,609.52	3,029.06	3,366.75	3,755.64
87	2,377.54	2,793.70	3,243.95	3,602.12	4,004.65
88	2,647.02	3,110.94	3,608.98	4,008.04	4,458.32
89	2,909.70	3,421.34	3,970.54	4,413.97	4,905.16

American General Life Insurance Company
Long Term Care Policy
Rate Sheet
Annual Premiums per \$10 of Daily Benefit
100% Home Health Care Benefit
Underwriting Table I, 0 Day Elim
Area 1

Policy Form Series 64028 with 64032
Level Benefits, With Nonforfeiture

Issue Age	24	36	48	60	Lifetime
18-49	146.66	187.59	211.49	228.54	276.30
50-59	197.86	242.16	269.48	296.76	382.05
60-64	293.35	364.96	409.32	443.44	535.55
65-69	426.40	525.33	586.70	637.86	787.95
70	569.64	706.10	794.81	866.42	1,057.44
71	617.42	767.51	866.42	944.90	1,149.54
72	661.75	825.50	938.04	1,019.90	1,241.62
73	747.02	934.65	1,060.84	1,149.54	1,395.16
74	828.89	1,040.39	1,176.85	1,279.15	1,545.25
75	910.76	1,142.71	1,296.22	1,405.38	1,698.74
76	989.22	1,248.47	1,412.19	1,535.00	1,848.81
77	1,071.10	1,350.79	1,531.59	1,657.80	1,995.52
78	1,204.14	1,494.06	1,698.74	1,852.22	2,189.93
79	1,333.71	1,633.93	1,872.71	2,046.68	2,380.98
80	1,466.79	1,780.60	2,039.84	2,241.10	2,571.99
81	1,599.82	1,920.44	2,213.82	2,435.54	2,766.40
82	1,732.85	2,063.74	2,380.98	2,629.95	2,957.42
83	1,900.01	2,264.99	2,612.91	2,885.80	3,226.91
84	2,067.12	2,469.66	2,844.88	3,145.05	3,489.58
85	2,237.69	2,670.90	3,083.65	3,404.29	3,759.05
86	2,408.25	2,872.16	3,315.60	3,660.14	4,028.54
87	2,578.80	3,073.41	3,547.55	3,919.39	4,291.19
88	2,865.34	3,417.92	3,946.65	4,356.01	4,779.00
89	3,158.68	3,762.45	4,345.77	4,796.04	5,259.92

American General Life Insurance Company
Long Term Care Policy
Rate Sheet
Annual Premiums per \$10 of Daily Benefit
0% Home Health Care Benefit
Underwriting Table I, 0 Day Elim
All Areas

Policy Form Series 64028 with 64031
Increasing Benefits

Issue Age	24	36	48	60	Lifetime
18-49	167.15	211.49	235.38	255.84	358.19
50-59	211.49	266.06	300.17	324.04	453.68
60-64	279.71	351.32	395.70	429.80	631.09
65-69	395.70	484.36	542.34	586.70	753.86
70	556.01	651.51	743.64	828.89	1,033.58
71	607.19	706.10	808.45	910.76	1,125.68
72	661.75	760.66	876.66	992.62	1,217.78
73	740.22	852.80	989.22	1,122.29	1,367.85
74	818.68	948.29	1,105.21	1,251.88	1,517.96
75	897.10	1,040.39	1,221.18	1,381.52	1,671.44
76	975.58	1,132.47	1,333.71	1,511.10	1,821.54
77	1,050.62	1,228.00	1,449.74	1,640.76	1,971.64
78	1,139.30	1,330.32	1,572.54	1,777.21	2,135.36
79	1,228.00	1,432.69	1,691.92	1,913.64	2,299.10
80	1,316.69	1,535.00	1,814.72	2,050.07	2,466.21
81	1,401.95	1,637.34	1,934.09	2,189.93	2,629.95
82	1,490.66	1,739.66	2,053.50	2,326.38	2,793.70
83	1,616.88	1,886.36	2,224.04	2,514.00	2,998.36
84	1,746.49	2,033.04	2,398.01	2,705.02	3,203.02
85	1,872.71	2,179.70	2,568.60	2,896.02	3,407.68
86	1,998.91	2,326.38	2,739.11	3,083.65	3,612.36
87	2,128.54	2,473.07	2,909.70	3,274.66	3,817.02
88	2,346.85	2,725.48	3,206.42	3,612.36	4,209.31
89	2,561.71	2,974.49	3,499.81	3,943.25	4,594.75

American General Life Insurance Company
Long Term Care Policy
Rate Sheet
Annual Premiums per \$10 of Daily Benefit
50% Home Health Care Benefit
Underwriting Table I, 0 Day Elim
Area 1

Policy Form Series 64028 with 64031
Increasing Benefits

Issue Age	24	36	48	60	Lifetime
18-49	211.49	269.48	303.61	330.89	426.40
50-59	269.48	344.54	388.88	422.98	542.34
60-64	354.76	453.68	515.05	559.44	753.86
65-69	501.41	624.20	702.68	764.10	1,009.69
70	658.35	815.26	924.41	1,019.90	1,326.92
71	709.51	876.66	999.46	1,105.21	1,436.09
72	764.10	938.04	1,074.48	1,190.47	1,541.84
73	849.39	1,047.20	1,200.71	1,326.92	1,712.36
74	931.22	1,156.35	1,326.92	1,466.79	1,882.94
75	1,016.51	1,262.12	1,453.14	1,606.62	2,056.89
76	1,101.77	1,371.26	1,579.34	1,746.49	2,227.46
77	1,187.06	1,480.42	1,705.56	1,886.36	2,398.01
78	1,289.41	1,592.96	1,845.42	2,050.07	2,568.60
79	1,395.16	1,705.56	1,985.26	2,213.82	2,739.11
80	1,500.88	1,821.54	2,125.12	2,377.54	2,909.70
81	1,603.22	1,934.09	2,264.99	2,541.30	3,076.81
82	1,708.98	2,046.68	2,404.84	2,705.02	3,247.38
83	1,855.64	2,220.62	2,606.09	2,926.74	3,486.15
84	2,002.32	2,394.60	2,803.92	3,145.05	3,724.94
85	2,145.60	2,565.16	3,005.20	3,366.75	3,960.32
86	2,292.26	2,739.11	3,203.02	3,588.48	4,199.06
87	2,438.94	2,913.10	3,404.29	3,810.22	4,437.88
88	2,691.39	3,209.88	3,755.64	4,202.49	4,894.94
89	2,936.98	3,506.62	4,096.77	4,584.54	5,341.79

American General Life Insurance Company
Long Term Care Policy
Rate Sheet
Annual Premiums per \$10 of Daily Benefit
100% Home Health Care Benefit
Underwriting Table I, 0 Day Elim
Area 1

Policy Form Series 64028 with 64031
Increasing Benefits

Issue Age	24	36	48	60	Lifetime
18-49	235.38	303.61	344.54	371.82	463.92
50-59	300.17	385.46	436.62	474.12	590.14
60-64	399.11	508.28	576.50	627.64	818.68
65-69	559.44	702.68	791.38	863.04	1,152.96
70	716.34	907.36	1,033.58	1,129.08	1,500.88
71	770.91	975.58	1,112.01	1,217.78	1,616.88
72	822.08	1,043.81	1,193.89	1,306.46	1,732.85
73	914.18	1,163.21	1,326.92	1,453.14	1,920.44
74	1,002.86	1,282.56	1,463.39	1,599.82	2,104.66
75	1,091.55	1,398.56	1,596.41	1,746.49	2,292.26
76	1,180.25	1,517.96	1,732.85	1,889.75	2,479.89
77	1,268.94	1,637.34	1,865.88	2,036.45	2,664.09
78	1,388.31	1,760.14	2,022.79	2,220.62	2,841.46
79	1,504.32	1,882.94	2,176.29	2,404.84	3,018.85
80	1,620.26	2,005.72	2,329.78	2,589.01	3,196.22
81	1,736.28	2,128.54	2,483.30	2,773.25	3,370.18
82	1,852.22	2,251.35	2,636.79	2,957.42	3,547.55
83	2,012.56	2,442.35	2,855.10	3,196.22	3,806.79
84	2,169.46	2,633.39	3,073.41	3,438.41	4,069.48
85	2,326.38	2,820.96	3,295.12	3,680.58	4,328.71
86	2,486.70	3,012.01	3,513.44	3,922.77	4,587.96
87	2,643.59	3,203.02	3,731.75	4,161.56	4,847.21
88	2,916.49	3,530.50	4,117.19	4,591.36	5,345.19
89	3,185.98	3,854.55	4,492.45	5,010.94	5,836.40

American General Life Insurance Company
Long Term Care Policy
Rate Sheet
Annual Premiums per \$10 of Daily Benefit
0% Home Health Care Benefit
Underwriting Table I, 0 Day Elim
All Areas

Policy Form Series 64028 with 64031 and 64032
Increasing Benefits, With Nonforfeiture

Issue Age	24	36	48	60	Lifetime
18-49	208.09	262.66	293.35	317.24	443.44
50-59	262.66	330.89	371.82	402.50	562.85
60-64	347.94	436.62	491.20	532.12	781.15
65-69	484.36	593.55	665.16	719.72	924.41
70	672.01	787.95	897.10	1,002.86	1,248.47
71	729.98	849.39	972.16	1,094.97	1,354.22
72	794.81	914.18	1,050.62	1,190.47	1,459.94
73	883.46	1,019.90	1,183.64	1,340.60	1,633.93
74	975.58	1,129.08	1,316.69	1,490.66	1,807.89
75	1,064.26	1,231.44	1,446.31	1,637.34	1,981.88
76	1,149.54	1,337.16	1,572.54	1,784.01	2,148.99
77	1,234.82	1,442.88	1,702.12	1,927.29	2,316.14
78	1,337.16	1,562.30	1,848.81	2,087.61	2,510.60
79	1,442.88	1,685.10	1,988.65	2,247.90	2,701.61
80	1,548.64	1,804.48	2,131.95	2,408.25	2,899.44
81	1,647.56	1,923.88	2,271.81	2,571.99	3,090.49
82	1,749.90	2,043.26	2,411.64	2,732.31	3,281.50
83	1,900.01	2,217.22	2,612.91	2,954.04	3,523.70
84	2,053.50	2,387.78	2,817.59	3,179.18	3,762.45
85	2,200.16	2,561.71	3,018.85	3,404.29	4,004.65
86	2,350.28	2,732.31	3,220.10	3,622.60	4,243.41
87	2,500.36	2,906.28	3,417.92	3,847.74	4,485.60
88	2,756.18	3,203.02	3,769.29	4,243.41	4,946.12
89	3,008.61	3,496.39	4,113.80	4,632.29	5,399.76

American General Life Insurance Company
Long Term Care Policy
Rate Sheet
Annual Premiums per \$10 of Daily Benefit
50% Home Health Care Benefit
Underwriting Table I, 0 Day Elim
Area 1

Policy Form Series 64028 with 64031 and 64032
Increasing Benefits, With Nonforfeiture

Issue Age	24	36	48	60	Lifetime
18-49	262.66	334.30	375.22	409.32	528.71
50-59	334.30	426.40	480.98	525.33	672.01
60-64	440.04	562.85	637.86	692.45	934.65
65-69	617.42	767.51	863.04	938.04	1,238.23
70	794.81	985.82	1,115.40	1,231.44	1,603.22
71	852.80	1,054.05	1,204.14	1,330.32	1,729.42
72	917.60	1,125.68	1,289.41	1,429.25	1,848.81
73	1,016.51	1,251.88	1,436.09	1,586.16	2,046.68
74	1,108.62	1,374.66	1,579.34	1,746.49	2,241.10
75	1,204.14	1,494.06	1,722.64	1,903.41	2,438.94
76	1,299.64	1,616.88	1,862.49	2,060.30	2,629.95
77	1,395.16	1,739.66	2,005.72	2,217.22	2,817.59
78	1,514.54	1,872.71	2,169.46	2,408.25	3,018.85
79	1,640.76	2,005.72	2,333.19	2,602.67	3,220.10
80	1,763.55	2,138.75	2,496.93	2,793.70	3,417.92
81	1,882.94	2,271.81	2,660.68	2,984.71	3,615.79
82	2,009.15	2,404.84	2,824.40	3,179.18	3,817.02
83	2,179.70	2,609.52	3,063.19	3,438.41	4,096.77
84	2,353.68	2,814.20	3,295.12	3,694.21	4,376.44
85	2,520.81	3,015.42	3,530.50	3,956.90	4,652.77
86	2,694.78	3,220.10	3,762.45	4,216.16	4,932.46
87	2,865.34	3,421.34	4,001.25	4,475.38	5,215.62
88	3,162.10	3,772.69	4,413.97	4,939.29	5,751.14
89	3,452.05	4,120.62	4,813.06	5,386.14	6,276.45

American General Life Insurance Company
Long Term Care Policy
Rate Sheet
Annual Premiums per \$10 of Daily Benefit
100% Home Health Care Benefit
Underwriting Table I, 0 Day Elim
Area 1

Policy Form Series 64028 with 64031 and 64032
Increasing Benefits, With Nonforfeiture

Issue Age	24	36	48	60	Lifetime
18-49	293.35	375.22	426.40	460.48	576.50
50-59	371.82	477.55	542.34	586.70	733.38
60-64	494.61	631.09	716.34	777.75	1,016.51
65-69	685.66	863.04	972.16	1,060.84	1,415.61
70	866.42	1,094.97	1,248.47	1,364.45	1,814.72
71	927.82	1,173.42	1,340.60	1,466.79	1,947.72
72	985.82	1,251.88	1,432.69	1,569.10	2,080.80
73	1,091.55	1,388.31	1,586.16	1,736.28	2,295.69
74	1,193.89	1,524.78	1,743.09	1,903.41	2,503.75
75	1,292.80	1,657.80	1,893.16	2,070.54	2,715.24
76	1,391.72	1,790.85	2,043.26	2,230.86	2,926.74
77	1,490.66	1,923.88	2,193.34	2,391.21	3,131.41
78	1,630.50	2,067.12	2,377.54	2,609.52	3,339.45
79	1,766.95	2,213.82	2,558.34	2,824.40	3,547.55
80	1,903.41	2,357.08	2,739.11	3,042.71	3,755.64
81	2,039.84	2,500.36	2,916.49	3,257.59	3,960.32
82	2,176.29	2,647.02	3,097.28	3,475.91	4,168.38
83	2,363.91	2,868.78	3,353.11	3,755.64	4,471.95
84	2,548.09	3,093.88	3,612.36	4,038.76	4,782.39
85	2,732.31	3,315.60	3,871.62	4,325.30	5,085.95
86	2,923.34	3,540.74	4,127.46	4,608.38	5,389.55
87	3,107.51	3,762.45	4,383.29	4,891.54	5,696.55
88	3,428.19	4,147.92	4,836.98	5,396.39	6,279.88
89	3,742.01	4,529.96	5,276.99	5,887.59	6,856.34

AIG Life Insurance Company
Policy Form Series 64028
Long Term Care Policy

Rate Schedule

I. Substandard Rate classifications

Issue Age	Standard	Select	Underwriting Problems
18-59	129%	175%	210%
60-64	129%	174%	210%
65-69	126%	170%	205%
70-74	125%	167%	202%
75-79	123%	166%	200%
80-84	118%	160%	192%
85-89	114%	154%	185%

II. Area Rating

Area 1: All other areas.

Area 2: California, New York, All other Florida counties not included in Area 3.

Area 3: Florida counties: Dade, Broward, Fort Lauderdale, Palm.

III. Elimination Period

Elimination Period	Percentage Discount
0	0%
7	6%
14	10%
20	12%
30	13%
60	22%
100	28%